Case 17-23995 Doc 1 Filed 08/10/17 Entered 08/10/17 19:07:14 Desc Main Document Page 1 of 72

Fill in this information to identify your case:	
United States Bankruptcy Court for the: Northern District of: Illinois	
(State) Case number (if known)	Chapter you are filing under: Chapter 7 Chapter 11 Chapter 12 Chapter 13

Official Form 101

Voluntary Petition for Individuals Filing for Bankruptcy

12/15

The bankruptcy forms use you and Debtor 1 to refer to a debtor filing alone. A married couple may file a bankruptcy case together—called a joint case—and in joint cases, these forms use you to ask for information from both debtors. For example, if a form asks, "Do you own a car, "the answer would be yes if either debtor owns a car. When information is needed about the spouses separately, the form uses Debtor 1 and Debtor 2 to distinguish between them. In joint cases, one of the spouses must report information as Debtor 1 and the other as Debtor 2. The same person must be Debtor 1 in all of the forms.

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Part 1:	Identify Yourself		
		About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):
1. You	ır full name	Roderick	
Maria	. He a series that the ex-	First name	First name
	e the name that is on government-issued	E Middle negree	Middle name
	ure identification (for nple, your driver's	Middle name Arnold	wilddie name
	license or passport	Last name	Last name
Bring	g your picture		
	tification to your ting with the trustee.	Suffix (Sr., Jr., II, III)	Suffix (Sr., Jr., II, III)
2. All (other names you		
hav	e used in the last	First name	First name
8 ye	ears	Middle name	Middle name
	ıde your married or den names.	Wilder Harrie	Wilderfame
maio	den names.	Last name	Last name
		First name	First name
		Middle name	Middle name
		Last name	Last name
3. Only	y the last 4 digits	XXX - XX- 7069	xxx - xx-
Sec	our Social curity number or	OR	OR
fede	eral İndividual payer		
Ide	ntification number	9 xx - xx-	9 xx - xx-
(ITI)	N)		

Case 17-23995 Doc 1 Filed 08/10/17 Entered 08/10/17 19:07:14 Desc Main Document Page 2 of 72

Debtor 1 Roderick First Name	E Arnold Middle Name Last Name	Case number (if known)
	About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):
4. Any business names and Employer	I have not used any business names or EINs.	I have not used any business names or EINs.
Identification Numbers (EIN) you have used in the last	Business name	Business name
8 years	Business name	Business name
Include trade names and doing business as names	EIN	EIN
	EIN	EIN
5. Where you live		If Debtor 2 lives at a different address:
	A505 S. LaVergne Number Street	Number Street
	Chicago Illinois 60638	71.0.4
	City State Zip Code Cook	City State Zip Code
	County If your mailing address is different from the one above, fill it in here. Note that the court will send any notices to you at this mailing address.	County If Debtor 2's mailing address is different from yours, fill it in here. Note that the court will send any notices to this mailing address.
	Number Street	Number Street
	City State Zip Code	City State Zip Code
6. Why you are choosing this district	Check one:	Check one:
to file for bankruptcy	Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.	Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.
	I have another reason. Explain. (See 28 U.S.C. §§ 1408.)	I have another reason. Explain. (See 28 U.S.C. §§ 1408.)

Case 17-23995 Doc 1 Filed 08/10/17 Entered 08/10/17 19:07:14 Desc Main Document Page 3 of 72

Debtor 1 Roderick	E	Arnold		Case number (if knd	own)	
First Name	Middle Name					
Part 2: Tell the Court Abo	out Your Bankrupt	tcy Case				
7. The chapter of the Bankruptcy Code you are choosing to file under		brief description of each, see B2010)). Also, go to the top of				ndividuals Filing for
8. How you will pay the fee	more details a cashier's check may pay with I need to pay Individuals to I request that judge may, but the official poyou choose the	entire fee when I file my about how you may pay. Tyck, or money order If you a credit card or check with the fee in installments. If a Pay Your Filing Fee in Installment to the set of the waived (You rut is not required to, waive werty line that applies to you ond file it with your petition	ypically, if your attorney is a pre-printed you choose stallments (Commay request your fee, an our family sint the Application	ou are paying the submitting you ed address. This option, sign official Form 103 this option only d may do so only ze and you are u	e fee yourself, r payment on y gn and attach to A). If you are filingly if your incorunable to pay to the pay	you may pay with cash, your behalf, your attorney the Application for ag for Chapter 7. By law, a me is less than 150% of the fee in installments). If
9. Have you filed for bankruptcy within the last 8 years?	No. ✓ Yes. District District District	Northern District of Illinois	When When When	7/15/2017 MM / DD / YYYY MM / DD / YYYY	Case number _ Case number _ Case number _	15-24089
10. Are any bankruptcy cases pending or being filed by a spouse who is not filing this case with you, or by a business partner, or by an affiliate?	Yes. Debtor District Debtor District		When When	MM / DD / YYYY	Relationship to Case number, i Relationship to Case number, i	you
11. Do you rent your residence?	✓ No.	e 12. landlord obtained an eviction Go to line 12. Fill out <i>Initial Statement About</i> this bankruptcy petition.				

Case 17-23995 Doc 1 Filed 08/10/17 Entered 08/10/17 19:07:14 Desc Main Document Page 4 of 72

Debtor 1 Roderick Е Arnold __ Case number (if known) Middle Name Last Name Part 3: Report About Any Businesses You Own as a Sole Proprietor 12. Are you a sole No. Go to Part 4. **✓** proprietor of any fullor part-time Yes. Name and location of business business? Name of business, if any A sole proprietorship is a business you operate as an Number Street individual, and is not a separate legal entity such as a corporation, partnership, or LLC. If you have more than City State Zip Code one sole proprietorship, use a Check the appropriate box to describe your business: separate sheet and Health Care Business (as defined in 11 U.S.C. § 101(27A)) attach it to this petition. Single Asset Real Estate (as defined in 11 U.S.C. § 101(51B)) Stockbroker (as defined in 11 U.S.C. § 101(53A)) Commodity Broker (as defined in 11 U.S.C. § 101(6)) None of the above 13. Are you filing under If you are filing under Chapter 11, the court must know whether you are a small business debtor so that it can set Chapter 11 of the appropriate deadlines. If you indicate that you are a small business debtor, you must attach your most recent balance **Bankruptcy Code and** sheet, statement of operations, cash-flow statement, and federal income tax return or if any of these documents do not exist, follow the procedure in 11 U.S.C. § 11 16(1)(B). are you a small business debtor? No. I am not filing under Chapter 11. **|** For a definition of small business debtor, No. I am filing under Chapter 11, but I am NOT a small business debtor according to the definition in the see 11 U.S.C. § Bankruptcy Code. 101(51D). Yes. I am filing under Chapter 11 and I am a small business debtor according to the definition in the Bankruptcy Report if You Own or Have Any Hazardous Property or Any Property That Needs Immediate Attention 14. Do you own or have $\overline{}$ No. any property that Yes. What is the hazard? poses or is alleged to pose a threat of imminent and If immediate attention is needed, why is it needed? identifiable hazard to public health or safety? Or do you Where is the property? own any property Street Number that needs immediate attention? For example, do you own perishable goods, City State Zip Code or livestock that must be fed, or a building that needs urgent repairs?

Case 17-23995 Doc 1 Filed 08/10/17 Entered 08/10/17 19:07:14 Desc Main Document Page 5 of 72

 Debtor 1
 Roderick First Name
 E
 Arnold
 Case number (if known)

 Last Name
 Last Name

Part 5: Explain Your Efforts to Receive a Briefing About Credit Counseling **About Debtor 1:** About Debtor 2 (Spouse Only in a Joint Case): You must check one: You must check one: 15. Tell the court whether you have I received a briefing from an approved credit I received a briefing from an approved credit received briefing counseling agency within the 180 days before I counseling agency within the 180 days before I about credit filed this bankruptcy petition, and I received a filed this bankruptcy petition, and I received a counseling. certificate of completion. certificate of completion. Attach a copy of the certificate and the payment plan. Attach a copy of the certificate and the payment plan. The law requires that if any, that you developed with the agency. if any, that you developed with the agency. you receive a briefing about credit ☐ I received a briefing from an approved credit I received a briefing from an approved credit counseling before you counseling agency within the 180 days before I counseling agency within the 180 days before I file for bankruptcy. filed this bankruptcy petition, but I do not have a filed this bankruptcy petition, but I do not have a certificate of completion. certificate of completion. You must truthfully check one of the Within 14 days after you file this bankruptcy petition, Within 14 days after you file this bankruptcy petition, following choices. If you MUST file a copy of the certificate and payment you MUST file a copy of the certificate and payment you cannot do so, you are not eligible to file. I certify that I asked for credit counseling services I certify that I asked for credit counseling services from an approved agency, but was unable to from an approved agency, but was unable to If you file anyway, the obtain those services during the 7 days after I obtain those services during the 7 days after I court can dismiss your made my request, and exigent circumstances made my request, and exigent circumstances case, you will lose merit a 30-day temporary waiver of the merit a 30-day temporary waiver of the whatever filing fee you requirement. requirement. paid, and your creditors can begin To ask for a 30-day temporary waiver of the To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what requirement, attach a separate sheet explaining what collection activities efforts you made to obtain the briefing, why you were efforts you made to obtain the briefing, why you were again. unable to obtain it before you filed for bankruptcy, and unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this what exigent circumstances required you to file this Your case may be dismissed if the court is dissatisfied Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before with your reasons for not receiving a briefing before you filed for bankruptcy. you filed for bankruptcy. If the court is satisfied with your reasons, you must still If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed. If you do not do so, your case may be dismissed. Any extension of the 30-day deadline is granted only Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days. for cause and is limited to a maximum of 15 days. I am not required to receive a briefing about credit I am not required to receive a briefing about credit counseling because of: counseling because of: Incapacity. I have a mental illness or a mental Incapacity. I have a mental illness or a mental deficiency that makes me deficiency that makes me incapable of realizing or making incapable of realizing or making rational decisions about finances. rational decisions about finances. My physical disability causes me to Disability. My physical disability causes me to Disability. be unable to participate in a be unable to participate in a briefing in person, by phone, or briefing in person, by phone, or through the internet, even after I through the internet, even after I reasonably tried to do so. reasonably tried to do so. Active duty. I am currently on active military Active duty. I am currently on active military duty in a military combat zone. duty in a military combat zone. If you believe you are not required to receive a briefing If you believe you are not required to receive a briefing about credit counseling, you must file a motion for about credit counseling, you must file a motion for waiver of credit counseling with the court. waiver of credit counseling with the court.

Case 17-23995 Doc 1 Filed 08/10/17 Entered 08/10/17 19:07:14 Desc Main Document Page 6 of 72

Debtor 1 Roderick		nold Case numbe	r (if known)
Part 6: Answer These Que	Middle Name Las estions for Reporting Purposes	st Name	
16. What kind of debts do you have?	16a. Are your debts primarily of "incurred by an individual property of No. Go to line 16b. Yes. Go to line 17. 16b. Are your debts primarily be money for a business or investigation. No. Go to line 16c. Yes. Go to line 17.	orimarily for a personal, family, or	are debts that you incurred to obtain n of the business or investment.
17. Are you filing under Chapter 7? Do you estimate that after any exempt property is excluded and administrative expenses are paid that funds will be available for distribution to unsecured creditors?	expenses are paid that fur No.		mpt property is excluded and administrative insecured creditors?
18. How many creditors do you estimate that you owe?	✓ 1-49 ☐ 50-99 ☐ 100-199 ☐ 200-999	☐ 1,000-5,000 ☐ 5,001-10,000 ☐ 10,001-25,000	25,001-50,000 50,001-100,000 More than 100,000
19. How much do you estimate your assets to be worth?	\$0-\$50,000 \$50,001-\$100,000 \$100,001-\$500,000 \$500,001-\$1 million	\$1,000,001-\$10 million \$10,000,001-\$50 million \$50,000,001-\$100 million \$100,000,001-\$500 million	n
20. How much do you estimate your liabilities to be?	▼ \$0-\$50,000 □ \$50,001-\$100,000 □ \$100,001-\$500,000 □ \$500,001-\$1 million	\$1,000,001-\$10 million \$10,000,001-\$50 million \$50,000,001-\$100 million \$100,000,001-\$500 mill	n
Part 7: Sign Below	Lhave everyinged this patition, and	d I dealare under penalty of periur	author the information provided in true and
For you	correct. If I have chosen to file under Cha of title 11, United States Code. I under Chapter 7. If no attorney represents me and out this document, I have obtained.	apter 7, I am aware that I may produnderstand the relief available un I did not pay or agree to pay somed and read the notice required by	
	I understand making a false state	ement, concealing property, or object second result in fines up to \$250,0	tates Code, specified in this petition. taining money or property by fraud in 000, or imprisonment for up to 20 years, or
	/s/ Roderick Arnold	*	
	Signature of Debtor 1 Executed on 8/10/2017	Exec	cuted on
	MM / DD /	1111	MM / DD / YYYY

Case 17-23995 Doc 1 Filed 08/10/17 Entered 08/10/17 19:07:14 Desc Main Document Page 7 of 72

Debtor 1 Roderick	Е	Arnold	Case number (if	known)
First Name	Middle Name	Last Name		
For your attorney, if you are represented by one	eligibility to proceed un	nder Chapter 7, 11, 1	2, or 13 of title 11, Unite	nave informed the debtor(s) about d States Code, and have explained the also certify that I have delivered to the
If you are not	debtor(s) the notice req	uired by 11 U.S.C. §	342(b) and, in a case in v	which § 707(b)(4)(D) applies, certify that I
represented by an	have no knowledge after	er an inquiry that the	information in the sched	lules filed with the petition is incorrect.
attorney, you do not	4.6			
need to file this page.	/s/ Michael Miller		Date _	8/10/2017
	Signature of Attorney	for Debtor		IM / DD / YYYY
	Michael Miller			
	Printed name			
	Semrad Law Firm			
	Firm name			
	20 S. Clark Street			
	Street			
	28th Floor			
	<u> </u>			
	Chicago		Illinois	60603
	City		State	Zip Code
	Contact phone	3122568728	Email address	mmiller@semradlaw.com
			Illinois	
	Bar number		State	<u>, </u>

Case 17-23995 Doc 1 Filed 08/10/17 Entered 08/10/17 19:07:14 Desc Main Document Page 8 of 72

Debtor 1	Roderick	E	Arnold
	First Name	Middle Name	Last Name
Debtor 2			
(Spouse, if filing)	First Name	Middle Name	Last Name
United States E	Bankruptcy Court for the:	Northern	District of Illinois
			(State)

П	Check if this is an
	amended filing

Official Form 106Sum

Summary of Your Assets and Liabilities and Certain Statistical Information 12/1

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Fill out all of your schedules first; then complete the information on this form. If you are filing amended schedules after you file your original forms, you must fill out a new Summary and check the box at the top of this page.

Part 1: Summarize Your Assets	
	Your assets Value of what you own
1. Schedule A/B: Property (Official Form 106A/B)	\$0.00
1a. Copy line 55, Total real estate, from Schedule A/B	
1b. Copy line 62, Total personal property, from Schedule A/B	\$2,100.00
1c. Copy line 63, Total of all property on Schedule A/B	\$2,100.00
Part 2: Summarize Your Liabilities	
	Your liabilities Amount you owe
2. Schedule D: Creditors Who Have Claims Secured by Property (Official Form 106D) 2a. Copy the total you listed in Column A, Amount of claim, at the bottom of the last page of Part 1 of Schedule D	\$0.00
3. Schedule E/F: Creditors Who Have Unsecured Claims (Official Form 106E/F)	\$4,147.39
3a. Copy the total claims from Part 1 (priority unsecured claims) from line 6e of Schedule E/F	
3b. Copy the total claims from Part 2 (nonpriority unsecured claims) from line 6j of Schedule E/F	\$12,855.00
Your total liabilities	\$17,002.39
Part 3: Summarize Your Income and Expenses	
A. Schadula I. Vour Income (Official Form 1061)	
4. Schedule I: Your Income (Official Form 106I) Copy your combined monthly income from line 12 of Schedule I	\$1,285.00
	\$1,285.00 \$1,105.00

Case 17-23995 Doc 1 Filed 08/10/17 Entered 08/10/17 19:07:14 Desc Main Document Page 9 of 72

Deb	otor 1 Roderick	E	Arnold	Case number (if known)	
	First Name	Middle Name	Last Name		
Part	4: Answer These Qu	estions for Administra	ative and Statistical Records	5	
6. A	re you filing for bankrupt	cy under Chapters 7, 11,	or 13?		
Г	No. You have nothing to	o report on this part of the	form. Check this box and submit t	his form to the court with your other scl	hedules.
- L	Yes.				
L	<u>v</u>				
7. V	Vhat kind of debt do you h	ave?			
				an individual primarily for a personal,	
			Fill out lines 8-10 for statistical pu	·	
		marily consumer debts. \ ith your other schedules.	You have nothing to report on this	part of the form. Check this box and su	bmit
	From the Statement of You Form 122A-1 Line 11; OR,		me: Copy your total current month Form 122C-1 Line 14.	lly income from Official	\$885.00
9.	Copy the following speci	ial categories of claims f	rom Part 4, line 6 of Schedule E	/F·	
٠.					
	From Part 4 on Schedule	e E/F, copy the following:		Total claim	
	9a. Domestic support obli	gations (Copy line 6a.)		\$4,147.39	
		, , ,		\$0.00	
	9b. Taxes and certain other	er debts you owe the gover	nment. (Copy line 6b.)	90.00	
	9c. Claims for death or per	rsonal injury while you were	e intoxicated. (Copy line 6c.)	\$0.00	
	9d. Student loans. (Copy	line 6f.)		\$0.00	
	On Obligations origins out	9e. Obligations arising out of a separation agreement or divorce that y		\$0.00	
	priority claims. (Copy line 6	. 0	of divorce that you did not report a	as	
	Of Deble to access	e Charles de la colonia de	overlander (Octobrille O.)	\$0.00	
	91. Debts to pension or pri	otit-snaring plans, and othe	er similar debts. (Copy line 6h.)		

\$4,147.39

9g. Total. Add lines 9a through 9f.

Case 17-23995 Doc 1 Filed 08/10/17 Entered 08/10/17 19:07:14 Desc Main Document Page 10 of 72

Fill in this	information	to identify your c	ase:					
Debtor 1	Rode		E		Arnold			
Debtor 2	First	Name	Middle N	ame	Last Name			
(Spouse, if fi	ling) First	Name	Middle N	ame	Last Name			
United Sta	ates Bankrup	otcy Court for the:	Northern		District of Illinois (State)			
Case num (If known)	nber				(2.55.2)			_
Officia	al Form	106A/B						Check if this is an amended filing
Sche	dule A	/B: Prope	rty					12/1
category v responsible write your Part 1:	where you t le for supply name and Describe	hink it fits best. I ying correct infor case number (if k Each Residenc	Be as complete a mation. If more sp mown). Answer ev ee, Building, Lar	nd accu pace is very que nd, or (set only once. If an asset fi rate as possible. If two man needed, attach a separate estion. Other Real Estate You O esidence, building, land, or	ried people a sheet to this f wn or Have	e filing together, both a orm. On the top of any a an Interest In	are equally
7. Do you	No. Go to		fultable lilterest i	ii aliy ie	sidence, building, land, or	Sillilai propei	ty:	
	Yes. Where	is the property?						
1.1		ess, if available, or	other description	Sin Du	s the property? Check all the igle-family home plex or multi-unit building andominium or cooperative anufactured or mobile home	at apply.	the amount of any secu	claims or exemptions. Put ared claims on <i>Schedule D:</i> nims Secured by Property. Current value of the portion you own?
				La				
	Number	Street		Inv	restment property		Describe the nature of interest (such as fee s	simple, tenancy by
	City	State	Zip Code	Ot	neras an interest in the proper	ty? Check	Check if this is co (see instructions)	ommunity property
				De De At	btor 1 only btor 2 only btor 1 and Debtor 2 only least one of the debtors and a information you wish to ad		em, such as local	
16		e more than one, li	at la avec	prope	ty identification number:			
1.2		ess, if available, or		Sin Du	s the property? Check all the igle-family home plex or multi-unit building indominium or cooperative anufactured or mobile home	at apply.	the amount of any secu	claims or exemptions. Put irred claims on <i>Schedule D:</i> tims Secured by Property. Current value of the portion you own?
	Number	Street		La	nd			
			7: Orde	H Tin	restment property neshare her		Describe the nature of interest (such as fee state of the entireties, or a life	simple, tenancy by
	City	State	Zip Code	Who hone. De De De At Other	as an interest in the proper btor 1 only btor 2 only btor 1 and Debtor 2 only least one of the debtors and a information you wish to ad	another	(see instructions)	emmunity property

Case 17-23995 Doc 1 Filed 08/10/17 Entered 08/10/17 19:07:14 Desc Main Document Page 11 of 72

Debtor 1	Roderick First Name	E Middle Name	Arnold Last Name	Case number	r (if known)	
	eet address, if available, or oth mber Street	ner description	What is the property? Check all that a Single-family home Duplex or multi-unit building Condominium or cooperative Manufactured or mobile home Land Investment property	apply.	the amount of any secu	•
Cit	y State	Zip Code	Who has an interest in the property: Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and and Other information you wish to add a	other	Check if this is co (see instructions)	e estate), if known.
	d the dollar value of the por ave attached for Part 1. Wri	ite that number l		ding any entries	s for pages	
you own 3. Cars, v	that someone else drives. If y ans, trucks, tractors, sport uti o	equitable interes ou lease a vehicle,	st in any vehicles, whether they are in any vehicles, whether they are in also report it on Schedule G: Executor reycles	-	-	
3.1	Make Model: Year: Approximate mileage: Other information:		Who has an interest in the propone. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and instructions)	d another	the amount of any secu	claims or exemptions. Put ured claims on Schedule D: aims Secured by Property. Current value of the portion you own?
3.2	Make		Who has an interest in the prop	erty? Check	Do not deduct secured the amount of any secu	

Case 17-23995 Doc 1 Filed 08/10/17 Entered 08/10/17 19:07:14 Desc Main Document Page 12 of 72

	Roderick First Name	E Middle Name	Arnold Last Name	Case number	er (if known)	
3.3	Make Model: Year: Approximate mileage: Other information:		Who has an interest in the one. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 or At least one of the debtor Check if this is communinstructions)	nly is and another	the amount of any secu	claims or exemptions. Pured claims on Schedule unims Secured by Property Current value of the portion you own?
3.4	Make Model: Year: Approximate mileage: Other information:		Who has an interest in the one. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 on		the amount of any secu	claims or exemptions. Pured claims on Schedule and image
			At least one of the debtor Check if this is communinstructions)			
		•	er recreational vehicles, other	•		
		•	,	•		
Exa	nples: Boats, trailers, motor No Yes Make Model: Year:	•	er recreational vehicles, other	motorcycle accessori	Do not deduct secured the amount of any secu	claims or exemptions. Poured claims on <i>Schedule aims Secured by Property</i>
Exar	nples: Boats, trailers, motor No Yes Make Model:	•	who has an interest in the one. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 or At least one of the debtor Check if this is communication.	motorcycle accessori property? Check hly is and another	Do not deduct secured the amount of any secu	red claims on Schedule
4.1	nples: Boats, trailers, motor No Yes Make Model: Year: Approximate mileage:	•	who has an interest in the one. Debtor 1 only Debtor 2 only At least one of the debtor	motorcycle accessori property? Check hly s and another hity property (see	Do not deduct secured the amount of any secu Creditors Who Have Clas Current value of the entire property? Do not deduct secured the amount of any secu	red claims on Schedule nims Secured by Property Current value of the

Case 17-23995 Doc 1 Filed 08/10/17 Entered 08/10/17 19:07:14 Desc Main Document Page 13 of 72

De	ebtor 1	Roderick First Name	E Middle Name	Arnold Last Name	Case number (if known)	
Pa	rt 3:	Describe Y	our Personal and Household			
D	o you	own or hav	e any legal or equitable inter	est in any of the followin	g items?	Current value of the portion you own? Do not deduct secured claims or exemptions.
	Examp	_	and furnishings liances, furniture, linens, china, kitcl	henware		
$ \mathbf{V} $	No Yes. [Describe	Used Furniture			\$800.00
		tronics bles: Televisions	s and radios; audio, video, stereo, a	and digital equipment; compute	ers, printers, scanners; music	1
<u>✓</u>		Describe	Used Electronics - 1 TV, 2 Cell Pho	ne		\$500.00
		•	ue und figurines; paintings, prints, or o in, or baseball card collections; othe			
	No Yes. [Describe				
		les: Sports, ph	rts and hobbies otographic, exercise, and other hob s; carpentry tools; musical instrume		tables, golf clubs, skis; canoes	
✓	No Yes. [Describe				
1	0. Fire	earms				
	Examp No	les: Pistols, rifl	es, shotguns, ammunition, and rela	ated equipment		
		Describe				
	1. Clo		clothes, furs, leather coats, designer	r wear, shoes, accessories		
	No	Dan avilla a				1
⊻	res. i	Describe	Used Clothing			\$800.00
		-	ewelry, costume jewelry, engageme r	ent rings, wedding rings, heirlod	om jewelry, watches, gems,	
	No Yes. [Describe				
		n-farm animal bles: Dogs, cats	s s, birds, horses			1
$ \mathbf{V} $	No Yes. [Describe				
1	4. Any	other person	al and household items you did	not already list, including an	y health aids you did not list	
✓	No	-	-			
	Yes. [Describe				
			lue of all of your entries from Pa number here	rt 3, including any entries fo	r pages you have attached	\$2100.00

Case 17-23995 Doc 1 Filed 08/10/17 Entered 08/10/17 19:07:14 Desc Main Document Page 14 of 72

Debtor 1 Roderick Arnold Case number (if known) Middle Name First Name Last Name Part 4: **Describe Your Financial Assets** Current value of the Do you own or have any legal or equitable interest in any of the following? portion you own? Do not deduct secured claims or exemptions. 16. **Cash** Examples: Money you have in your wallet, in your home, in a safe deposit box, and on hand when you file your petition **✓** No Yes Cash: 17. Deposits of money Examples: Checking, savings, or other financial accounts; certificates of deposit; shares in credit unions, brokerage houses, and other similar institutions. If you have multiple accounts with the same institution, list each. Institution name: \$0.00 17.1. Checking account: 5/3rd Bank 17.2. Checking account: 17.3. Savings account: 5/3rd Bank \$0.00 17.4. Savings account: 17.5. Certificates of deposit: 17.6. Other financial account: Chase - Prepaid Debit \$0.00 17.7. Other financial account: 17.8. Other financial account: 17.9. Other financial account: 18. Bonds, mutual funds, or publicly traded stocks Examples: Bond funds, investment accounts with brokerage firms, money market accounts No Institution or issuer name: Non-publicly traded stock and interests in incorporated and unincorporated businesses, including an interest in an LLC, partnership, and joint venture **✓** No % of ownership: Name of entity Yes. Give specific information about

Case 17-23995 Doc 1 Filed 08/10/17 Entered 08/10/17 19:07:14 Desc Main Document Page 15 of 72

Debt	tor 1 Roderick	E	Arnold	Case number (if known)	
	First Name	Middle Name	Last Name		<u> </u>
20.	Negotiable instruments	orate bonds and other negotia include personal checks, cashiers ents are those you cannot transfer assure the same transfer as the same	s' checks, promissory no	tes, and money orders.	
21.	Retirement or pension) Abriffs on in		
		AA, ERISA, Keogii, 401(k), 403(b), trimit savings accounts	s, or other pension or profit-sharing plans	
	✓ No	Type of account:	Institution name:		
	Yes. List each account	401(k) or similar plan:	mondation name.		
	separately.	Pension plan:	-		
		IRA:	-		
		Retirement account:			
		Keogh:			
		Additional account:			
		Additional account:			
22.		prepayments I deposits you have made so that with landlords, prepaid rent, publi			
	Yes	Electric:			
		Gas:			
		Heating oil:			
		Security deposit on rental unit:			
		Prepaid rent:			
		Telephone:			
		Water:			
		Rented furniture:			
		Other:			
23.	Annuities (A contract fo	or a periodic payment of money to	o you, either for life or fo	r a number of years)	
	✓ No ☐ Yes	Issuer name and description:			
		_			
		-			

Case 17-23995 Doc 1 Filed 08/10/17 Entered 08/10/17 19:07:14 Desc Main Document Page 16 of 72

Debt	or 1 Roderick First Name	<u>E</u>	iddle Name	Arnold	Case number (if known)	
24.				Last Name a qualified ABLE program	, or under a qualified state tuition program.	
	26 U.S.C. §§ 5	530(b)(1), 529A(b), and	d 529(b)(1).			
	✓ No Yes	Institution name and o	description. Se	parately file the records of a	ny interests.11 U.S.C. § 521(c):	
25.		ble or future interest or your benefit	ts in property	(other than anything liste	ed in line 1), and rights or powers	
	✓ No Yes. Descri	ribe				
26.				, and other intellectual pr eds from royalties and licens		
	✓ No					
	Yes. Desc	ribe				
27.	Licenses, fran	 nchises, and other ge	neral intangil	bles		
		lding permits, exclusive	e licenses, coop	perative association holding	s, liquor licenses, professional licenses	
	✓ No Yes. Descri	ribe				
	ш					
Mor	ney or proper	ty owed to you?				Current value of the portion you own? Do not deduct secured claims or exemptions.
	ney or proper					portion you own? Do not deduct secured
	Tax refunds ov	ved to you			Foderal	portion you own? Do not deduct secured claims or exemptions.
	Tax refunds ov ✓ No — Yes. Give s about	ved to you pecific information t them, including whet	her		Federal:	portion you own? Do not deduct secured claims or exemptions.
	Tax refunds ov No Yes. Give s about you a	ved to you pecific information	her		State:	portion you own? Do not deduct secured claims or exemptions. \$0.00
28.	Tax refunds ov No Yes. Give s about you a	pecific information t them, including whet lready filed the returns he tax years	her			portion you own? Do not deduct secured claims or exemptions.
28.	Tax refunds ov No Yes. Give s about you a and ti Family suppor Examples: Past	ved to you pecific information t them, including whet lready filed the returns he tax years		support, child support, mair	State:	portion you own? Do not deduct secured claims or exemptions. \$0.00 \$0.00 \$0.00
28.	Tax refunds ov No Yes. Give s about you a and ti Family support Examples: Past	pecific information t them, including whet llready filed the returns he tax years t due or lump sum alim	ony, spousal s	support, child support, mair	State: Local:	portion you own? Do not deduct secured claims or exemptions. \$0.00 \$0.00 \$0.00
28.	Tax refunds ov No Yes. Give s about you a and ti Family support Examples: Past	ved to you pecific information t them, including whet lready filed the returns he tax years	ony, spousal s	support, child support, mair	State: Local: Itenance, divorce settlement, property settlement	portion you own? Do not deduct secured claims or exemptions. \$0.00 \$0.00 \$0.00
28.	Tax refunds ov No Yes. Give s about you a and ti Family support Examples: Past	pecific information t them, including whet llready filed the returns he tax years t due or lump sum alim	ony, spousal s	support, child support, mair	State: Local: Itenance, divorce settlement, property settlement Alimony:	portion you own? Do not deduct secured claims or exemptions. \$0.00 \$0.00 \$0.00 t \$0.00
28.	Tax refunds ov No Yes. Give s about you a and ti Family support Examples: Past	pecific information t them, including whet llready filed the returns he tax years t due or lump sum alim	ony, spousal s	support, child support, mair	State: Local: Itenance, divorce settlement, property settlement Alimony: Maintenance:	portion you own? Do not deduct secured claims or exemptions. \$0.00 \$0.00 \$0.00 t \$0.00
28.	Tax refunds ov No Yes. Give s about you a and ti Family support Examples: Past	pecific information t them, including whet llready filed the returns he tax years t due or lump sum alim	ony, spousal s	support, child support, mair	State: Local: Itenance, divorce settlement, property settlement Alimony: Maintenance: Support:	portion you own? Do not deduct secured claims or exemptions. \$0.00 \$0.00 \$0.00 t \$0.00 \$0.00 \$0.00
28.	Tax refunds ov No Yes. Give s about you a and ti Family support Examples: Past No Yes. Give s Other amount: Examples: Unpa	pecific information t them, including wheti liready filed the returns he tax years t due or lump sum alim specific information	ony, spousal s	ents, disability benefits, sick	State: Local: Alimony: Maintenance: Support: Divorce settlement:	portion you own? Do not deduct secured claims or exemptions. \$0.00 \$0.00 \$0.00 t \$0.00 \$0.00 \$0.00 \$0.00 \$0.00
28.	Tax refunds ov No Yes. Give s about you a and ti Family support Examples: Past No Yes. Give s Other amount: Examples: Unp	pecific information t them, including wheti liready filed the returns he tax years t due or lump sum alim specific information	ony, spousal s		State: Local: Alimony: Maintenance: Support: Divorce settlement: Property settlement:	portion you own? Do not deduct secured claims or exemptions. \$0.00 \$0.00 \$0.00 t \$0.00 \$0.00 \$0.00 \$0.00 \$0.00
28.	Tax refunds ov No Yes. Give s about you a and ti Family support Examples: Past No Yes. Give s Other amount: Examples: Unpa	pecific information t them, including whet liready filed the returns he tax years t due or lump sum alim specific information s someone owes you aid wages, disability ins al Security benefits; un	ony, spousal s	ents, disability benefits, sick	State: Local: Alimony: Maintenance: Support: Divorce settlement: Property settlement:	portion you own? Do not deduct secured claims or exemptions. \$0.00 \$0.00 \$0.00 t \$0.00 \$0.00 \$0.00 \$0.00 \$0.00

Case 17-23995 Doc 1 Filed 08/10/17 Entered 08/10/17 19:07:14 Desc Main Document Page 17 of 72

Deb	tor 1 Roderick	E	Arnold	Case number (if known)	
	First Name	Middle Name	Last Name		
31.	Interests in insurance Examples: Health, disabi		savings account (HSA); credit,	homeowner's, or renter's insurance	
	Yes. Name the insur of each policy and li	ance company	mpany name:	Beneficiary:	Surrender or refund value:
32.				icy, or are currently entitled to receive	_
	✓ No Yes. Describe				
33.		arties, whether or not you aployment disputes, insuran	have filed a lawsuit or mad ce claims, or rights to sue	e a demand for payment	
	No Yes. Describe				
34.	Other contingent and to set off claims	unliquidated claims of eve	ry nature, including counte	rclaims of the debtor and rights	
	✓ No Yes. Describe				
35.	Any financial assets yo	ou did not already list			
	✓ No ☐ Yes. Describe				
36.		•	art 4, including any entries	for pages you have attached	
Part	5: Describe Any Bu	siness-Related Prope	tv You Own or Have an	Interest In. List any real estate in Pa	art 1.
37.			st in any business-related p		
07.	•	, logal of equitable liftere	or any baomeoo-relateu p		Current value of the
	No. Go to Part 6. Yes. Go to line 38.				portion you own? Do not deduct secured claims or exemptions
38.	Accounts receivable o	r commissions you alread	y earned		
	✓ No Yes. Describe				
39.	Office equipment, furn Examples: Business-rela		odems, printers, copiers, fax n	nachines, rugs, telephones, desks, chairs, ele	ectronic devices
	✓ No ☐ Yes. Describe				

Case 17-23995 Doc 1 Filed 08/10/17 Entered 08/10/17 19:07:14 Desc Main Document Page 18 of 72

Debt	tor 1 Roderick	E	Arnold	Case number (if known)	
	First Name	Middle Name	Last Name		
40.	Machinery, fixtures, e	equipment, supplies you use i	n business, and tools of yo	our trade	
	✓ No				
	Yes. Describe				
41.	Inventory				
	- N				
	Yes. Describe				
	Tes. Describe				
	-				
42.	Interests in partnersh	ips or joint ventures			
	✓ No				
	Yes. Give specific	Nam	e of entity:	% of ownership:	
	information about				
	them				
				· 	
40.4					
43.	Justomer lists, mailing	lists, or other compilations			
	✓ No				
	Yes. Do your lists i	nclude personally identifiable in	formation (as defined in 11 l	J.S.C. § 101(41A))?	
	☐ No				
	Yes. Desc	cribe			
44.	Any business-related	property you did not already	list		
	✓ No				
	Yes. Give specific				_
	information				_
					_
					_
		all of your entries from Part 5		pages you have attached	
or Pa	art 5. Write that number	er here			
Part				You Own or Have an Interest In.	
	If you own or have ar	n interest in farmland, list it in Part	: 1.		
46.	Do you own or have a	ny legal or equitable interes	t in any farm- or commerc	ial fishing-related property?	
	No. Go to Part 7.				Current value of the
	Yes. Go to line 47				cortion you own? Do not deduct secured claims
					or exemptions
47.	Farm animals				
	Examples: Livestock, p	outry, tarm-raised fish			
	✓ No				
	Yes. Describe				

Case 17-23995 Doc 1 Filed 08/10/17 Entered 08/10/17 19:07:14 Desc Main Document Page 19 of 72

Debt	or 1 Roderick	E	Arnold	Case number (if known)	
	First Name	Middle Name	Last Name		
48.	Crops-either growing	or harvested			
	No.				
	✓ No				
	Yes. Describe				
40					
49.	Farm and fishing equip	oment, implements, machinery, fixtu	ires, and tools of trade		
	✓ No				
	Yes. Describe				
	_				
50.	Farm and fishing supp	lies, chemicals, and feed			
	✓ No				
	<u></u>				
	Yes. Describe				
51	Any farm- and comme	rcial fishing-related property you did	l not already list		
01.	Any larm and comme	rolar listing related property you are	a not an cady not		
	✓ No				
	Yes. Describe				
				F	
52. Ad	dd the dollar value of al	I of your entries from Part 6, includi	ng any entries for pages	vou have attached	
		here			
•				L	
Part 7	Describe All Pro	perty You Own or Have an Inte	rest in That You Did N	ot List Δhove	
53.		perty of any kind you did not already s, country club membership	IIST?		
		o, country diaz montesion.p			
	✓ No				
	Yes. Give specific				
	information				
54 A	dd the dollar value of al	I of your entries from Part 7. Write t	hat number here		
04. A	ad the donar value of a	Toryour charles from Furt 7. Write t	nat namber nere		
Dovt (List the Totals of	Each Part of this Form			
Part 8	LIST THE TOTALS OF	Each Part of this Form			
55 C	Part 1. Tatal roal actata	, line 2		•	
33.1	art i. iotalieal estate	, iiie 2			
56 r	part 2 total vehicles, lin	9.5			
57.P	art 3: Total personal an	d household items, line 15	\$2100.00		
58. P	art 4: Total financial as	sets, line 36			
59. F	Part 5: Total business-re	elated property, line 45			
60. F	Part 6: Total farm- and f	ishing-related property, line 52			
61. F	Part 7: Total other prop	erty not listed, line 54			
62. T	Total personal property.	Add lines 56 through 61	\$2100.00		+ \$2100.00
			Ψ2 100.00	Copy personal property total ▶	Ι ΨΕ 100.00
					\$2100.00
63. T	otal of all property on S	chedule A/B. Add line 55 + line 62			1

Entered 08/10/17 19:07:14 Desc Main Case 17-23995 Doc 1 Filed 08/10/17 Page 20 of 72 Document

Debtor 1	Roderick	E	Arnold	
	First Name	Middle Name	Last Name	
Debtor 2				
(Spouse, if filing)	First Name	Middle Name	Last Name	
United States E	Bankruptcy Court for the:	Northern	District of Illinois(State)	
Case number (If known)			(Citato)	

Official Forth 1000

Check if this is an amended filing

Schedule C: The Property You Claim as Exempt

04/16

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Using the property you listed on Schedule A/B: Property (Official Form 106A/B) as your source, list the property that you claim as exempt. If more space is needed, fill out and attach to this page as many copies of Part 2: Additional Page as necessary. On the top of any additional pages, write your name and case number (if known).

For each item of property you claim as exempt, you must specify the amount of the exemption you claim. One way of doing so is to state a specific dollar amount as exempt. Alternatively, you may claim the full fair market value of the property being exempted up to the amount of any applicable statutory limit. Some exemptions—such as those for health aids, rights to receive certain benefits, and tax-exempt retirement funds—may be unlimited in dollar amount. However, if you claim an exemption of 100% of fair market value under a law that limits the exemption to a particular dollar amount and the value of the property is determined to exceed that amount, your exemption would be limited to the applicable statutory amount.

Pa	rt 1: Identify the Property You Clair	m as Exempt						
1.	Which set of exemptions are you claim	•						
	You are claiming state and federal nonbankruptcy exemptions. 11 U.S.C. § 522(b)(3)							
	You are claiming federal exemption	ns. 11 U.S.C. § 522(b)(2)					
2.	For any property you list on Schedule A/B that you claim as exempt, fill in the information below.							
	Brief description of the property and line on Schedule A/B that lists this property	Current value of the portion you own Copy the value from Schedule A/B	Amount of the exemption you claim Check only one box for each exemption.	Specific laws that allow exemption				
	Brief description: Used Furniture Line from Schedule A/B: 06	\$800.00	\$800.00 100% of fair market value, up to any applicable statutory limit	735 ILCS 5/12-1001(b)				
	Brief description: Used Electronics - 1 TV, 2 Cell Phone Line from Schedule A/B: 07	\$500.00	\$500.00 100% of fair market value, up to any applicable statutory limit	735 ILCS 5/12-1001(b)				
3.	✓ No	ery 3 years after that for	375? cases filed on or after the date of adjustment.) vithin 1,215 days before you filed this case?					

Case 17-23995 Doc 1 Filed 08/10/17 Entered 08/10/17 19:07:14 Desc Main Document Page 21 of 72

Arnold Debtor 1 Roderick Е Case number (if known) First Name Middle Name Last Name Part 2: **Additional Page** Brief description of the property and **Current value of** Amount of the exemption you claim Specific laws that allow exemption line on Schedule A/B that lists this the portion you Check only one box for each exemption. property own Copy the value from Schedule A/B Brief 735 ILCS 5/12-1001(a) \$800.00 description: **✓** \$800.00 **Used Clothing** 100% of fair market value, up to any Line from applicable statutory limit Schedule A/B: 11 735 ILCS 5/12-1001(b) \$0.00 description: **✓** \$0 Checking account, 5/3rd 100% of fair market value, up to any applicable statutory limit Line from Schedule A/B: 735 ILCS 5/12-1001(b) Brief \$0.00 description: **✓** \$0 Savings account, 5/3rd 100% of fair market value, up to any Bank applicable statutory limit Line from Schedule A/B: Brief 735 ILCS 5/12-1001(b) \$0.00 description: \$0 Other financial account, 100% of fair market value, up to any Chase - Prepaid Debit applicable statutory limit

Line from Schedule A/B:

17

Case 17-23995 Doc 1 Filed 08/10/17 Entered 08/10/17 19:07:14 Desc Main Document Page 22 of 72

			3.			
Fill in this info	rmation to identify your ca	ase:				
Debtor 1	Roderick	E	Arnold			
	First Name	Middle Name	Last Name			
Debtor 2						
(Spouse, if filing)	First Name	Middle Name	Last Name			
United States	Bankruptcy Court for the:	Northern	District of Illinois			
			(State)			
Case number (If known)	-					
Official	Form 106D			J		Check if this is an amended filing
Sched	ule D: Credit	ors Who Hav	ve Claims Secure	ed by Prop	erty	12/15
more space is			e are filing together, both are equals ober the entries, and attach it to t			
1. Do any	creditors have claims s	ecured by your propert	ty?			
✓ No.	Check this box and subr	mit this form to the court v	vith your other schedules. You hav	e nothing else to repo	ort on this form.	
Yes	. Fill in all of the information	n below.				
Part 1: List	All Secured Claims					
for each	claim. If more than one cre		ed claim, list the creditor separately list the other creditors in Part 2. As g to the creditor's name.	Column A Amount of claim Do not deduct the value of collateral.	Column B Value of collateral that supports	Column C Unsecured portion If any

this claim

Case 17-23995 Doc 1 Filed 08/10/17 Entered 08/10/17 19:07:14 Desc Main Document Page 23 of 72

		D	ocument Page 23 o	f 72			
Fill in this info	ormation to identify your cas	e:					
Debtor 1	Roderick First Name	E Middle Name	Arnold Last Name				
Debtor 2 (Spouse, if filing)		Middle Name	Last Name				
United States	Bankruptcy Court for the:	Northern	District of Illinois (State)				
Case numbe (If known)	r		(State)				
Official	Form 106E/F				Chec	k if this is an	amended filing
Sched	lule E/F: Cred	litors Who	Have Unsecur	ed Claims	6		12/15
other party to Form 106A/B claims that a the entries in known).	o any executory contracts o B) and on Schedule G: Execu are listed in Schedule D: Cre	r unexpired leases th tory Contracts and U ditors Who Hold Clain ch the Continuation F	itors with PRIORITY claims and F at could result in a claim. Also list inexpired Leases (Official Form 10 ins Secured by Property. If more s Page to this page. On the top of a	st executory contrac 16G). Do not include pace is needed, cop	ts on <i>Schedu</i> any creditors y the Part yo	<i>le A/B: Prop</i> s with partia u need, fill it	erty (Official Ily secured t out, number
No. Ye 2. List all listed, ic As muc Continu	of your priority unsecured c dentify what type of claim it is. h as possible, list the claims in ation Page of Part 1. If more the	laims. If a creditor has If a claim has both pric alphabetical order acc han one creditor holds	a more than one priority unsecured control and nonpriority amounts, list thoording to the creditor's name. If you a particular claim, list the other credits for this form in the instruction boo	at claim here and show have more than two p tors in Part 3.	v both priority	and nonprior	rity amounts.
(1 01 0.11	5. p.a. 1	, 000 1.10 1.101100101.			Total claim	Priority amount	Nonpriority amount
Priority	PT OF HEALTHCARE y Creditor's Name 6TH ST er Street		Last 4 digits of account number When was the debt incurred? As of the date you file, the claim apply.	1/2012	\$4,147.39	\$0.00	\$4,147.39
City Who i	IGFIELD Illinois State ncurred the debt? Check one ebtor 1 only	62701 Zip Code e.	Contingent Unliquidated Disputed Type of PRIORITY unsecured cla	aim:			
	ebtor 2 only ebtor 1 and Debtor 2 only t least one of the debtors and	another	Domestic support obligations Taxes and certain other debts				
☐ c	heck if this claim relates to		government Claims for death or personal ir intoxicated	njury while you were			
is the	claim subject to offset?		Other. Specify				

Yes

Case 17-23995 Doc 1 Filed 08/10/17 Entered 08/10/17 19:07:14 Desc Main Document Page 24 of 72

Debto	or 1 Roderick E First Name Middle N	Arnold lame Last Na		
Part 2				
3. [Do any creditors have nonpriority unsecution. No. You have nothing to report in this Yes.	red claims against you?	the court with your other schedules.	
L I	insecured claim, list the creditor separately fo	r each claim. For each clai	rder of the creditor who holds each claim. If a creditor has more im listed, identify what type of claim it is. Do not list claims already in in Part 3.If you have more than four priority unsecured claims fill out	ncluded in Part 1.
				Total claim
4.1	City of Chicago - Parking and red Light Tick Nonpriority Creditor's Name	kets	Last 4 digits of account number	\$7,500.00
	Department of Revenue - PO Box 88292		When was the debt incurred?n/a	
	Number Street		As of the date you file, the claim is: Check all that apply. — Contingent Unliquidated	
	Chicago Illinois City State	60680 Zip Code	Disputed	
	Who incurred the debt? Check one.	Zip Code	Type of NONPRIORITY unsecured claim:	
	Debtor 1 only		Student loans	
	Debtor 2 only		Obligations arising out of a separation agreement or	
	Debtor 1 and Debtor 2 only		divorce that you did not report as priority claims	
	At least one of the debtors and anothe	r	Debts to pension or profit-sharing plans, and other similar debts	
	Check if this claim relates to a com	munity debt	Other. Specify Tickets	
	Is the claim subject to offset?			
	✓ No			
	Yes			
4.2	ComEd - PO Box 6111 Nonpriority Creditor's Name		Last 4 digits of account number	\$300.00
	PO Box 6111		When was the debt incurred?n/a	
	Number Street		As of the date you file, the claim is: Check all that apply.	
	·		- Contingent	
	Carol Stream Illinois	60197	Unliquidated	
	City State	Zip Code	Disputed	
	Who incurred the debt? Check one. Debtor 1 only		Type of NONPRIORITY unsecured claim:	
	Debtor 2 only		Student loans	
	Debtor 1 and Debtor 2 only		Obligations arising out of a separation agreement or divorce that you did not report as priority claims	
	At least one of the debtors and anothe	r	Debts to pension or profit-sharing plans, and other similar	
	Check if this claim relates to a com	munity debt	debts Other. Specify Unsecured	
	Is the claim subject to offset?	•	Other. Specify Unsecured	
	✓ No			
	Yes			
4.3	CREDIT ONE BANK NA		Last 4 digits of account number 0076	\$500.00
	Nonpriority Creditor's Name PO BOX 98875		When was the debt incurred? 11/2015	
	Number Street		As of the date you file, the claim is: Check all that apply.	
			Contingent	
	LAS VEGAS Nevada	89193	Unliquidated	
	City State	Zip Code	Disputed	
	Who incurred the debt? Check one. Debtor 1 only		Type of NONPRIORITY unsecured claim:	
	Debtor 2 only		Student loans	
	Debtor 1 and Debtor 2 only		Obligations arising out of a separation agreement or	
	At least one of the debtors and anothe	r	divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar	
	분		debts	
	Check if this claim relates to a come ls the claim subject to offset?	munity uebt	✓ Other. Specify <u>CreditCard</u>	
	No			
Offi	Yes orm 106E/F	Schedule E/E: Crodi	tors Who Have Unsecured Claims	page 2
	Jan . Jiii 100m/1	Jonean Li Oreur	10.0 1o nato encodated elamino	page 2

Case 17-23995 Doc 1 Filed 08/10/17 Entered 08/10/17 19:07:14 Desc Main Document Page 25 of 72

Arnold Debtor 1 Roderick E Case number (if known) Middle Name First Name Last Name Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.5, followed by 4.6, and so forth. **Total claim** 4.4 Illinois Student Assistance Commission \$3,903.00 Last 4 digits of account number Nonpriority Creditor's Name When was the debt incurred? 1755 Lake Cook RD Number As of the date you file, the claim is: Check all that apply. Contingent Unliquidated 60015 Deerfield Illinois City Zip Code Disputed Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: Debtor 1 only Student loans Debtor 2 only Obligations arising out of a separation agreement or Debtor 1 and Debtor 2 only divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar At least one of the debtors and another Check if this claim relates to a community debt Other. Specify ___ Unsecured Is the claim subject to offset? **✓** No Yes **NELNET INC** \$1.00 Last 4 digits of account number _ Nonpriority Creditor's Name When was the debt incurred? PO BOX 173904 n/a Number Street As of the date you file, the claim is: Check all that apply. Contingent Unliquidated DENVER Colorado 80217 State Zip Code Disputed City Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: Debtor 1 only Student loans Debtor 2 only Obligations arising out of a separation agreement or Debtor 1 and Debtor 2 only divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar debts Check if this claim relates to a community debt Other. Specify Unsecured/ Student Loans **V** Is the claim subject to offset? **✓** No Yes RECEIVABLES PERFORMANC 4.6 \$551.00 Last 4 digits of account number Nonpriority Creditor's Name 2/2017 When was the debt incurred? 20816 44th Ave W Number Street As of the date you file, the claim is: Check all that apply. Contingent Lynnwood 98036 Washington Unliquidated City Zip Code Disputed Who incurred the debt? Check one. Debtor 1 only $\overline{}$ Type of NONPRIORITY unsecured claim: Debtor 2 only Student loans

Case 17-23995 Doc 1 Filed 08/10/17 Entered 08/10/17 19:07:14 Desc Main Document Page 26 of 72

Arnold Debtor 1 Roderick __ Case number (if known) Middle Name Last Name Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.5, followed by 4.6, and so forth. **Total claim** 4.7 Village of Berwyn \$100.00 Last 4 digits of account number Nonpriority Creditor's Name 6700 26th St When was the debt incurred? Number As of the date you file, the claim is: Check all that apply. Contingent Unliquidated 60402 Berwyn Illinois City Zip Code Disputed Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: Debtor 1 only Student loans Debtor 2 only Obligations arising out of a separation agreement or Debtor 1 and Debtor 2 only divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt Other. Specify ____ Tickets Is the claim subject to offset? **✓** No Yes

Case 17-23995 Doc 1 Filed 08/10/17 Entered 08/10/17 19:07:14 Desc Main Document Page 27 of 72

Debtor 1 Roderick Arnold Case number (if known) Middle Name Last Name Part 3: List Others to Be Notified About a Debt That You Already Listed Use this page only if you have others to be notified about your bankruptcy, for a debt that you already listed in Parts 1 or 2. For example, if a collection agency is trying to collect from you for a debt you owe to someone else, list the original creditor in Parts 1 or 2, then list the collection agency here. Similarly, if you have more than one creditor for any of the debts that you listed in Parts 1 or 2, list the additional creditors here. If you do not have additional persons to be notified for any debts in Parts 1 or 2, do not fill out or submit this page. Arnold Scott Harris On which entry in Part 1 or Part 2 did you list the original creditor? Name of (Check 111 W. Jackson # 600 Line 4.1 Part 1: Creditors with Priority Unsecured Claims one): Number Street Part 2: Creditors with Nonpriority Unsecured Chicago Illinois 60604 Last 4 digits of account number City State Zip Code LVNV Funding as assignee of Credit One Bank N.A. On which entry in Part 1 or Part 2 did you list the original creditor? 544 Mulberry St Ste 800 of (Check Part 1: Creditors with Priority Unsecured Claims one): Number Street Part 2: Creditors with Nonpriority Unsecured Claims 31201 Macon Georgia Last 4 digits of account number 0076

City

State

Zip Code

Case 17-23995 Doc 1 Filed 08/10/17 Entered 08/10/17 19:07:14 Desc Main Document Page 28 of 72

Debtor 1 Roderick E Arnold Case number (if known)
First Name Middle Name Last Name

First Na	me Middle Name Last Name			
Part 4: Add th	ne Amounts for Each Type of Unsecured Claim			
	nmounts of certain types of unsecured claims. This information is nounts for each type of unsecured claim.	s for s	tatistical reporting purpor	ses only
			Total claims	
Total claims from Part 1	6a. Domestic support obligations.	6a.	\$4,147.39	
	6b. Taxes and certain other debts you owe the government	6b.	\$0.00	
	6c. Claims for death or personal injury while you were intoxicated	6c.	\$0.00	
	6d. Other. Add all other priority unsecured claims. Write that amount here.	6d.	\$0.00	
	6e. Total. Add lines 6a through 6d.	6e.	\$4,147.39	
			Total claims	
Total claims from Part 2	6f. Student loans	6f.	\$0.00	
	6g. Obligations arising out of a separation agreement or divorce that you did not report as priority claims	6g.	\$0.00	
	6h. Debts to pension or profit-sharing plans, and other similar debts	6h.	\$0.00	
	6i. Other. Add all other nonpriority unsecured claims. Write that amount here.	6i.	\$12,855.00	
	6j. Total. Add lines 6f through 6i.	6j.	\$12,855.00	

Case 17-23995 Doc 1 Filed 08/10/17 Entered 08/10/17 19:07:14 Desc Main Document Page 29 of 72

Fill in this infor	mation to identify your c	ase:	
Debtor 1	Roderick	E	Arnold
	First Name	Middle Name	Last Name
Debtor 2			
(Spouse, if filing)	First Name	Middle Name	Last Name
United States E	Bankruptcy Court for the:	Northern	District of Illinois (State)
Case number			(Otato)

Official Form 106G

Check if this is an amended filing

Schedule G: Executory Contracts and Unexpired Leases

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the additional page, fill it out, number the entries, and attach it to this page. On the top of any additional pages, write your name and case number (if known).

- 1. Do you have any executory contracts or unexpired leases?
 - No. Check this box and file this form with the court with your other schedules. You have nothing else to report on this form.
- Yes. Fill in all of the information below even if the contracts or leases are listed on Schedule A/B: Property (Official Form 106A/B).
- 2. List separately each person or company with whom you have the contract or lease. Then state what each contract or lease is for (for example, rent, vehicle lease, cell phone). See the instructions for this form in the instruction booklet for more examples of executory contracts and unexpired leases.

Person or company with whom you have the contract or lease

State what the contract or lease is for

Case 17-23995 Doc 1 Filed 08/10/17 Entered 08/10/17 19:07:14 Desc Main Document Page 30 of 72

			3.9	
Fill in this infor	mation to identify your	case:		
Debtor 1	Roderick	E	Arnold	
	First Name	Middle Name	Last Name	
Debtor 2 (Spouse, if filing)	First Name	Middle Name	Last Name	
United States E	Bankruptcy Court for the	: Northern	District of Illinois (State)	
Case number			. ,	
(II KIIOWII)				Check if this is an
				amended filing
Official	Form 106H			
Sahadul	e H: Your Co	dobtoro		40/45
Scheau	e n: Your Co	deblors		12/15
•	er every question.	you are filing a joint case, do	not list either spouse as a c	odebtor.)
Idaho, Lo		u lived in a community pro exico, Puerto Rico, Texas, W		Community property states and territories include Arizona, California,
		ner spouse, or legal equiva	lent live with you at the tim	e?
	No		,,	
	Yes. In which commun	ity state or territory did you	u live?	_ Fill in the name and current address of that person.
	Name of your spouse,	former spouse, or legal equ	ivalent	<u> </u>
	Number Street			<u> </u>
	City	State	Zip Code	
again as	a codebtor only if that	person is a guarantor or o	osigner. Make sure you h	our spouse is filing with you. List the person shown in line 2 are listed the creditor on Schedule D (Official Form 106D), and D, Schedule E/F, or Schedule G to fill out Column 2.

Column 2: The creditor to whom you owe the debt

Check all schedules that apply:

Column 1: Your codebtor

Case 17-23995 Doc 1 Filed 08/10/17 Entered 08/10/17 19:07:14 Desc Main Document Page 31 of 72

						_		
Fill in th	nis information to identify	your case:						
Debtor 1	1 Roderick	E	Arnold	I				
	First Name	Middle Name	Last N	ame		Che	eck if this is:	
Debtor 2 (Spouse, i	2 if filing) First Name	Middle Name	Last N	ame			An amended filing	
							A supplement showing post-petition ch	napter 13
United S the:	States Bankruptcy Court for	Northern	_ District of Illi	inois State)			expenses as of the following date:	aptor re
Case nu			(C	, iaio,				
(lf known)							MM / DD / YYYY	
Offic	ial Form 106I							
Sche	edule I: Your In	come						12/15
spouse.	If more space is needed (if known). Answer ever	, attach a separate she y question.					not include information about you onal pages, write your name and	
	in your employment		Debtor 1				Debtor 2	
info	rmation.	Employment status	Emplo	wod			Employed	
	ou have more than one job, ch a separate page with	, ,	Emplo	nploye	ed		Employed Not Employed	
infor	rmation about additional		_					
	oloyers.	Occupation	Self-emplo	oyment	:		-	
	ude part time, seasonal, or employed work.	Employer's name					_	
	upation may include student	Employer's address						
	omemaker, if it applies.		Number Sti	reet			Number Street	
			_				_	
			-					
			City		Ctata	Zin Codo	City Charles 7in Ca	al a
			City		State	Zip Code	City State Zip Co.	16
		How long employed there?						
	_	mere:						
Part 2:	Give Details About N	nonthly Income						
	ate monthly income as of to	the date you file this for	n. If you have	nothin	g to report f	or any line, v	vrite \$0 in the space. Include your non	-filing
If you o	,		, combine the	inform	ation for all	employers fo	r that person on the lines below. If you	need
					For Deb	otor 1	For Debtor 2 or non-filing spouse	
	st monthly gross wages, sala eductions.) If not paid monthly e.			2.		\$0.00		
3. Es	stimate and list monthly over	rtime pay.		3.		+ \$0.00		
4. C a	alculate gross income. Add li	ne 2 + line 3.		4.		\$0.00		
				<u> </u>				

Case 17-23995 Doc 1 Filed 08/10/17 Entered 08/10/17 19:07:14 Desc Main Document Page 32 of 72

Debtor	1Roderick	E Middle News	Arnold	Case numbe		
	First Name	Middle Name	Last Name	known) For Debtor 1	For Debtor 2 or non-filing spouse	
Сору	/ line 4 here		→ 4.	\$0.00		
5. List	all payroll deduct					
5a. -	Tax, Medicare, an	d Social Security deductions	5a.	\$0.00		
5b.	Mandatory contri	butions for retirement plans	5b.	\$0.00		
5c. \	Voluntary contrib	utions for retirement plans	5c.	\$0.00		
5d.	Required repayme	ents of retirement fund loans	5d.	\$0.00		
5e. I	Insurance		5e.	\$0.00		
5f. C	Domestic support	obligations	5f.	\$0.00		
5g. l	Union dues		5g.	\$0.00		
5h.	Other deductions	Specify:	5h. +	\$0.00 +	÷	
6. Add +5h.	the payroll deduc	tions. Add lines 5a + 5b + 5c + 5d + 5e +	-5f + 5g 6.	\$0.00		
7. Calc	ulate total month	ly take-home pay. Subtract line 6 from li	ne 4. 7.	\$0.00		
8. List	all other income	egularly received:				
ı	business, professi	•				
Ç		for each property and business showing nary and necessary business expenses, ar et income.	nd 8a.	\$700.00		
8b. l	Interest and divid	ends	8b.	\$0.00		
	Family support pa dependent regula	yments that you, a non-filing spouse, c rly receive	or a			
		ousal support, child support, maintenanc and property settlement.	e, 8c.	\$0.00		
8d.	Unemployment co	ompensation	8d.	\$0.00		
	Social Security		8e.	\$0.00		
li c u h	nclude cash assista cash assistance tha	assistance that you regularly receive ance and the value (if known) of any non- tyou receive, such as food stamps (benef ental Nutrition Assistance Program) or rograms Income	its 8f.	\$185.00		
8g. l	Pension or retirer	ment income	8g.	\$0.00		
8h.	Other monthly inc	come. Specify: Tax Refund	8h. +	\$400.00 +	+	
		Add lines 8a + 8b + 8c + 8d + 8e + 8f +8g	g + 8h. 9.	\$1,285.00		
		come. Add line 7 + line 9. 0 for Debtor 1 and Debtor 2 or non-filing	10. spouse	\$1,285.00	+ =	\$1,285.00
Inclu frien	ude contributions for ds or relatives.	ar contributions to the expenses that y rom an unmarried partner, members of you ounts already included in lines 2-10 or am	ur household, your	dependents, your roomi		
Spec	cify:				11	. + \$0.00
		ne last column of line 10 to the amount				. \$1,285.00
VVIICE	o arac amount on t	to cammay or correduces and ciausilear c	Sammary of Oorland	Liabilitico alla Helatea De	au, a appao	Combined monthly income
13. Do	you expect an inc	rease or decrease within the year afte	r you file this form	1?		monthly moonle
	Yes. Explain:					

Case 17-23995 Doc 1 Filed 08/10/17 Entered 08/10/17 19:07:14 Desc Main Document Page 33 of 72

Debtor 1 Roderick E		Amold			Case number (if	
First Name	Middle Name	Last	Name		known)	
Official Form 106I. Add	itional page.					
8a.Net income from rental prope	rty and from operating	a business, pi	rofession, or	farm		
8a.1 Self Employment - Barber		Debtor 1	Debtor 2			
Gross receipts (before all deduct	ions)	\$1,100.00				
Ordinary and necessary operating	g expenses	-\$400.00				
Net monthly income from a bus farm	iness, profession, or	\$700.00		Copy here	\$700.00	

Official Form 106l Schedule I: Your Income page 3

Case 17-23995 Doc 1 Filed 08/10/17 Entered 08/10/17 19:07:14 Desc Main Document Page 34 of 72

		Docu	ment Page 34 of 72		
Fill in this infor	mation to identify your	case:			
Debtor 1	Roderick	Е	Arnold		
Dobtor 0	First Name	Middle Name	Last Name	Check if this is:	
Debtor 2 (Spouse, if filing)	First Name	Middle Name	Last Name	An amended filing	ng
United States E	Bankruptcy Court for the	: Northern [District of Illinois		howing post-petition chapter 13 the following date:
Case number			(State)	expenses as or	tile following date.
(If known)	_		-	MM / DD / YYY	<u> </u>
Official	Form 106J				
	e J: Your Exp	penses			12/15
information. If (if known). Ans	more space is needed wer every question.	, attach another sheet to this	re filing together, both are equally form. On the top of any additiona		
	cribe Your Househo	old			
1. Is this a joi	nt case?				
✓ No. Go	to line 2				
Yes. De	oes Debtor 2 live in a s	separate household?			
	No				
	Yes. Debtor 2 must f	file Official Forms 106J-2, <i>Expen</i>	ses for Separate Household of Debt	or 2.	
2. Do you hav	e dependents?	No			
Do not list D Debtor 2.	•	Yes. Fill out this information for each dependent	Dependent's relationship to Debtor 1 or Debtor 2	Dependent's age	Does dependent live with you?
			Child	8 years	No.
					✓ Yes.
	penses include f people other	No			
than		/es			
yourself and dependents	u your				
Part 2: Estin	mate Your Ongoing	Monthly Expenses			
	of a date after the ban		ou are using this form as a supploplemental Schedule J, check the		
	•	cash government assistance it on Schedule I: Your Income	-		Your expenses
	or home ownership e	xpenses for your residence. In	clude first mortgage payments and		\$200.00
If not incl	uded in line 4:				

4a

4b.

4c.

4d.

\$0.00

\$0.00

\$0.00

\$0.00

4a. Real estate taxes

4b. Property, homeowner's, or renter's insurance

4c. Home maintenance, repair, and upkeep expenses

4d. Homeowner's association or condominium dues

Case 17-23995 Doc 1 Filed 08/10/17 Entered 08/10/17 19:07:14 Desc Main Document Page 35 of 72

Debtor 1 Roderick E Arnold Case number (if known)
First Name Middle Name Last Name

First Name	Wildlie Name Last Name		
			Your expenses
5. Additional mortgage payment	s for your residence, such as home equity loans	5.	\$0.00
6. Utilities:			
6a. Electricity, heat, natural gas		6a.	\$50.00
6b. Water, sewer, garbage colle	ction	6b.	\$0.00
6c. Telephone, cell phone, Inter	net, satellite, and cable services	6c.	\$100.00
6d. Other. Specify:		6d	\$0.00
7. Food and housekeeping suppl		7.	\$465.00
8. Childcare and children's educ	ation costs	8.	\$0.00
9. Clothing, laundry, and dry clea	aning	9.	\$50.00
10. Personal care products and	services	10.	\$35.00
11. Medical and dental expenses	s	11.	\$25.00
12. Transportation. Include gas, no not include car payments	maintenance, bus or train fare.	12.	\$180.00
13. Entertainment, clubs, recrea	tion, newspapers, magazines, and books	13.	\$0.00
14. Charitable contributions and	religious donations	14.	\$0.00
15. Insurance. Do not include insurance deduc	sted from your pay or included in lines 4 or 20.		
15a. Life insurance		15a	\$0.00
15b. Health insurance		15b	\$0.00
15c. Vehicle insurance		15c	\$0.00
15d. Other insurance. Specify:		15d	\$0.00
16. Taxes. Do not include taxes de	ducted from your pay or included in lines 4 or 20.		
Specify:		16	\$0.00
17. Installment or lease paymen	ts:		
17a. Car payments for Vehicle 1		17a	\$0.00
17b. Car payments for Vehicle 2		17b	\$0.00
17c. Other. Specify:		17c	\$0.00
17d. Other. Specify:		17d	\$0.00
	naintenance, and support that you did not report as deducted from		\$0.00
	I, Your Income (Official Form 106I). support others who do not live with you.	18.	
Specify:	support others who do not live with you.	19.	\$0.00
	not included in lines 4 or 5 of this form or on Schedule I: Your Income.	10.	
20a. Mortgages on other prope		20a	\$0.00
20b. Real estate taxes.		20b	\$0.00
20c. Property, homeowner's, or	renter's insurance	20c	\$0.00
20d. Maintenance, repair, and u	pkeep expenses.	20d	\$0.00
20e. Homeowner's association	or condominium dues	20e	\$0.00

Official Form 106J Schedule J: Your Expenses page 2

Case 17-23995 Doc 1 Filed 08/10/17 Entered 08/10/17 19:07:14 Desc Main Document Page 36 of 72

Debtor 1 Roderick		E	Arnold	Case number (if known)		
First Name		Middle Name	Last Name			
21. Other. Specify:					21	\$0.00
00 0-1						
•	r monthly expenses.					\$1,105.00
22a. Add lines 4	· ·					\$0.00
		,,	from Official Form 106J-2	2		\$1,105.00
22c. Add line 22	2a and 22b. The result	is your monthly exp	enses.		22.	
23. Calculate your	monthly net income).				
23a. Copy line	12 (your combined mo	onthly income) from	Schedule I.		23a	\$1,285.00
23b. Copy you	monthly expenses fro	om line 22 above.			23b	\$1,105.00
23c. Subtract ye	our monthly expenses	from your monthly i	ncome.			\$180.00
The result	is your monthly net in	come.			23c	
mortgage payr No Yes			oan within the year or do y nodification to the terms o			

Case 17-23995 Doc 1 Filed 08/10/17 Entered 08/10/17 19:07:14 Desc Main Document Page 37 of 72

Fill in this information to identify your case:								
Debtor 1	Roderick	E	Arnold					
	First Name	Middle Name	Last Name					
Debtor 2								
(Spouse, if filing)	First Name	Middle Name	Last Name					
United States E	Bankruptcy Court for the:	Northern	District of Illinois (State)					
Case number			(Otato)					

Official Form 106Dec

Check if this is an
amended filing

Declaration About an Individual Debtor's Schedules

12/15

If two married people are filing together, both are equally responsible for supplying correct information.

You must file this form whenever you file bankruptcy schedules or amended schedules. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

Par	t 1: Sign Below								
	Did you pay or agree to pay someone who is NOT an attorney to help you fill out bankruptcy forms?								
	✓ No								
	Yes. Name of person	Attach Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119).							
	Under penalty of perjury, I declare that I have read the summary that they are true and correct.	and schedules filed with this declaration and							
×	/s/ Roderick Arnold	×							
	Signature of Debtor 1	Signature of Debtor 2							
	Date 8/10/2017	Date							
	MM/DD/YYYY	MM/DD/YYYY							

Case 17-23995 Doc 1 Filed 08/10/17 Entered 08/10/17 19:07:14 Desc Main Document Page 38 of 72

Fill in	n this info	ormation to identify your o	case:					
Debt	tor 1	Roderick First Name	E Middle l	Arnold Name Last N		_		
Debt (Spou	tor 2 use, if filing)	First Name	Middle I	Name Last N	ame	-		
Unite	ed States	Bankruptcy Court for the:	Northern	District of III		_		
Case (If kno	e number own)			3)	State)	_		
Off	ficial	Form 107						Check if this is a amended filing
		ent of Financia	al Δffaire f	or Individual	s Filina fa	or Bankru	intev	04/1
Be as	s compl mation.	ete and accurate as po If more space is need nown). Answer every o	essible. If two med, attach a sep	arried people are filir	g together, bo	th are equally i	responsible for s	supplying correct
Part	Giv	e Details About Your	Marital Status	and Where You Liv	ed Before			
1.	What i	s your current marital st	atus?					
		arried ot married						
2.	During	the last 3 years, have y	ou lived anywher	e other than where you	live now?			
	✓ No	o es. List all of the places y	ou lived in the las	t 3 years. Do not includ	e where you live	e now.		
	De	ebtor 1:		Dates Debtor 1 lived there	Debtor 2:			Dates Debtor 2 lived there
					Same	as Debtor 1		Same as Debtor 1
	Nu	umber Street		From	Number St	treet		From To
	Ci	ty State	Zip Code		City	State	Zip Code	
					Same	as Debtor 1		Same as Debtor 1
	Nu	umber Street		From	Number St	treet		From
	Ci	ty State	Zip Code		City	State	Zip Code	
	<i>and territ</i> ✓ No	he last 8 years, did you e ories include Arizona, Calif . Make sure you fill out S	ornia, Idaho, Louis	siana, Nevada, New Mexi	co, Puerto Rico,			

Case 17-23995 Doc 1 Filed 08/10/17 Entered 08/10/17 19:07:14 Desc Main Page 39 of 72 Document

Arnold

Debtor 1 Roderick Case number (if known) Middle Name First Name Last Name Part 2: Explain the Sources of Your Income Did you have any income from employment or from operating a business during this year or the two previous calendar years? Fill in the total amount of income you received from all jobs and all businesses, including part-time activities. If you are filing a joint case and you have income that you receive together, list it only once under Debtor 1. Yes. Fill in the details. **Debtor 1** Debtor 2 Sources of income Sources of income **Gross income Gross income** Check all that apply. (before deductions and Check all that apply. (before deductions and exclusions) exclusions) Wages, Wages, \$5300.00 From January 1 of current year until commissions, commissions, the date you filed for bankruptcy: bonuses, tips bonuses, tips Operating a Operating a business business Wages, \$41000.00 Wages, For last calendar year: commissions, commissions, 2016 (January 1 to December 31, bonuses, tips bonuses, tips YYYY Operating a Operating a business business Wages, Wages, \$18800.00 For the calendar year before that: commissions. commissions. (January 1 to December 31, 2015) bonuses, tips bonuses, tips Operating a Operating a business business Did you receive any other income during this year or the two previous calendar years? Include income regardless of whether that income is taxable. Examples of other income are alimony; child support; Social Security, unemployment, and other public benefit payments; pensions; rental income; interest; dividends; money collected from lawsuits; royalties; and gambling and lottery winnings. If you are filing a joint case and you have income that you received together, list it only once under Debtor 1. List each source and the gross income from each source separately. Do not include income that you listed in line 4. Yes. Fill in the details. Debtor 1 Debtor 2 Gross income from Sources of income Sources of income Gross income from Describe below. each source Describe below. each source (before deductions (before deductions and and exclusions) exclusions) Link \$378.00 From January 1 of current year until the date you filed for bankruptcy: Link \$1,134.00 For last calendar year: (January 1 to December 31, 2016 \$1,700.00 Link For the calendar year before that: (January 1 to December 31, 2015

Case 17-23995 Doc 1 Filed 08/10/17 Entered 08/10/17 19:07:14 Desc Main Document Page 40 of 72

Debtor 1 Roderick Arnold Case number (if known) Middle Name Last Name List Certain Payments You Made Before You Filed for Bankruptcy Part 3: 6. Are either Debtor 1's or Debtor 2's debts primarily consumer debts? No. Neither Debtor 1 nor Debtor 2 has primarily consumer debts. Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose." During the 90 days before you filed for bankruptcy, did you pay any creditor a total of \$6,425* or more? No. Go to line 7. Yes. List below each creditor to whom you paid a total of \$6,425* or more in one or more payments and the total amount you paid that creditor. Do not include payments for domestic support obligations, such as child support and alimony. Also, do not include payments to an attorney for this bankruptcy case. * Subject to adjustment on 4/01/19 and every 3 years after that for cases filed on or after the date of adjustment. Yes. Debtor 1 or Debtor 2 or both have primarily consumer debts. During the 90 days before you filed for bankruptcy, did you pay any creditor a total of \$600 or more? No. Go to line 7. Yes. List below each creditor to whom you paid a total of \$600 or more and the total amount you paid that creditor. Do not include payments for domestic support obligations, such as child support and alimony. Also, do not include payments to an attorney for this bankruptcy case. Dates of payment Total amount paid Amount you still owe Was this payment for... Mortgage Creditor's Name Car Number Street Credit card Loan repayment City State Zip Code Suppliers or vendors Other Mortgage Creditor's Name Car Number Street Credit card Loan repayment City State Zip Code Suppliers or Other Mortgage Creditor's Name Car Number Street Credit card Loan repayment City State Zip Code Suppliers or vendors

Other

Case 17-23995 Doc 1 Filed 08/10/17 Entered 08/10/17 19:07:14 Desc Main Document Page 41 of 72

Mithin 1 year before you filed for bankruptcy, did you make a payment on a debt you owed anyone who was an insider? nsides include your relatives; any general partners; relatives of any general partners; partnerships of which you are an office, director, person in control, or rowner of 20% or more of their voting securibles; and any managing agent, including one for a business you operate as a sole proprietor. 11 U.S.C. § 101. Include payments for domestic support obligations, such as child support and alimony. No Yes. List all payments to an insider. Dates of payment Dates of Dates of Dates Dates of Dates of Dates Dates of Dates Dates of Dates Dates of Dates	or 1	Roderick		E		nold	Case number	(if known)
insider's Name Number Street City State Zip Code Within 1 year before you filed for bankruptcy, did you make any payments or transfer any property on account of a debt that benefited an insider. No Yes. List all payments that benefited an insider. City State Zip Code Within 1 year before you filed for bankruptcy, did you make any payments or transfer any property on account of a debt that benefited an insider. Dates of payments to debts guaranteed or cosigned by an insider. Dates of payments on debts guaranteed or cosigned by an insider. Dates of payments that benefited an insider. Dates of payments or transfer any property on account of a debt that benefited an insider. Number Street Dates of payments or transfer any property on account of a debt that benefited an insider. No Yes. List all payments that benefited an insider. Dates of payment paid Reason for this payment finckude creditor's name Dates of payment paid Reason for this payment finckude creditor's name Number Street City State Zip Code		First Name		Middle Name	Las	st Name		
Yes. List all payments to an insider. Dates of payment Dates of p	nsi com age	ders include your porations of which nt, including one	relatives; a nyou are a for a busin	iny general partner in officer, director, less you operate a	s; relatives of any person in control,	general partners; par or owner of 20% or	tnerships of which y more of their voting	ou are a general partner; g securities; and any managing
Dates of payment Dates of payment Amount you still owe	✓		monto to c	an incidor				
Number Street City State Zip Code		res. List all pay	ments to a	an insider.				Reason for this payment
City State Zip Code Insider's Name Number Street		Insider's Name						
Insider's Name Number Street City State Zip Code Within 1 year before you filed for bankruptcy, did you make any payments or transfer any property on account of a debt that benefited an insider? nclude payments on debts guaranteed or cosigned by an insider. ✓ No ☐ Yes. List all payments that benefited an insider. ☐ Dates of payment ☐ Dates of payment ☐ paid ☐ Total amount you still owe ☐ Insider's Name ☐ Number Street ☐ City State Zip Code ☐ Insider's Name ☐ Number Street ☐ Number S		Number Street						
Number Street City State Zip Code	_	City	State	Zip Code				
City State Zip Code Within 1 year before you filed for bankruptcy, did you make any payments or transfer any property on account of a debt that benefited an insider. No Yes. List all payments that benefited an insider. Dates of payment paid Amount you still owe Include creditor's name Insider's Name Number Street City State Zip Code Insider's Name Number Street		Insider's Name						
Within 1 year before you filed for bankruptcy, did you make any payments or transfer any property on account of a debt that benefited an insider? Include payments on debts guaranteed or cosigned by an insider. No Yes. List all payments that benefited an insider. Dates of payment paid Total amount you still owe Insider's Name Number Street City State Zip Code Insider's Name Number Street		Number Street						
Within 1 year before you filed for bankruptcy, did you make any payments or transfer any property on account of a debt that benefited an insider? Include payments on debts guaranteed or cosigned by an insider. No Yes. List all payments that benefited an insider. Dates of payment Dates of payment Insider's Name Number Street City State Zip Code Insider's Name Number Street		City	State	Zip Code				
Number Street City State Zip Code Insider's Name Number Street		ude payments on		_	ider. Dates of			
City State Zip Code Insider's Name Number Street		Insider's Name						
Insider's Name Number Street		Number Street						
Number Street	_	City	State	Zip Code				
		Insider's Name						
		Number Street						
CITY STATE ZID CODE		City	State	Zip Code				

Case 17-23995 Doc 1 Filed 08/10/17 Entered 08/10/17 19:07:14 Desc Main Document Page 42 of 72

Debtor 1 Roderick Arnold Case number (if known) Middle Name Part 4: Identify Legal Actions, Repossessions, and Foreclosures 9. Within 1 year before you filed for bankruptcy, were you a party in any lawsuit, court action, or administrative proceeding? List all such matters, including personal injury cases, small claims actions, divorces, collection suits, paternity actions, support or custody modifications, and contract disputes. No ◪ Yes. Fill in the details. Status of the case Nature of the case Court or agency Case title Pending Court Name On appeal Case number NumberStreet Concluded City State Zip Code Case title Pending Court Name On appeal Case number NumberStreet Concluded City State Zip Code Within 1 year before you filed for bankruptcy, was any of your property repossessed, foreclosed, garnished, attached, seized, or levied? Check all that apply and fill in the details below. No. Go to line 11. Yes. Fill in the information below. Value of the Describe the property Date property Creditor's Name Explain what happened Number Street Property was repossessed. Property was foreclosed. Property was garnished. City State Zip Code Property was attached, seized, or levied. Describe the property Date Value of the property Creditor's Name Explain what happened Number Street Property was repossessed. Property was foreclosed. Property was garnished. City State Zip Code Property was attached, seized, or levied.

Case 17-23995 Doc 1 Filed 08/10/17 Entered 08/10/17 19:07:14 Desc Main Document Page 43 of 72

Debt	or 1 Roderick First Name		E Middle Name	Arnold Last Name	Case number (if known)		
11.		ys before you filed f refuse to make a pa			pank or financial institution,	set off any amou	unts from your
	☐ No ✓ Yes. Fill	n the details.					
				Describe the action th	e creditor took	Date action was taken	Amount
	City of Cl Creditor's	nicago - Parking and Name	red Light Tickets	City of Chicago offset	State refund for tickets	2/2017	\$75.00
	Departme Number	ent of Revenue - PO I Street	Box 88292	-			
				_ Last 4 digits of account	number: XXXX-0000		
	Chicago City	Illinois	60680	_			
	City	State	Zip Code				
12.		before you filed for ceiver, a custodian,			possession of an assignee fo	or the benefit of o	creditors, a court-
	✓ No						
	Yes						
Part	5: List Cer	tain Gifts and Co	ntributions				
13.	Within 2 yea	rs before you filed f	or bankruptcy, di	d you give any gifts with a t	otal value of more than \$600) per person?	
	✓ No	South and a tollar forms					
	_	in the details for each h a total value of mon	_	Describe the gifts		Dates you gave the gifts	Value
	Person to	Whom You Gave th	e Gift	-			
	Number	Street		-			
	City	Stata	7in Codo	_			
	City Person's	State relationship to you	Zip Code				
	Person to	Whom You Gave th	e Gift	-			
				-			
	Number	Street					
	City	State	Zip Code	-			
	Person's	relationship to you					

Case 17-23995 Doc 1 Filed 08/10/17 Entered 08/10/17 19:07:14 Desc Main Document Page 44 of 72

Debt	tor 1	Roderick	E	Arnold	Case number (if known)		
		First Name	Middle Name	Last Name			
14.	Wit	hin 2 years before you filed f	or bankruptev. did	you give any gifts or contribu	tions with a total value of more	than \$600 to	o any charity?
			or barrar aproy, ara	you give any give or continue	mione with a total value of more	4000	o uny onunty i
	\mathbf{A}	No	. 1 10 1. 21 12.				
	Ш	Yes. Fill in the details for each	_	on.			
		Gifts or contributions to ch that total more than \$600	arities	Describe what you contri		e you tributed	Value
		that total more than \$000			Cont	induted	
							
		Charity's Name					
		Number Street					
		City State	Zip Code				
David	٥.	List Certain Losses					
rait	0.	List Gertain Losses					
15.	Wit	hin 1 year before you filed fo	r hankruntev or sin	ce you filed for bankruptcy o	lid you lose anything because of	theft fire c	ther disaster or
		nbling?	. Danki aptoy or oni	oo you mou for buildingtoy, c	na you lose anything because of		and aloadion, or
	П	No					
	片	Yes. Fill in the details.					
	✓			-		_	
		Describe the property you I how the loss occurred	ost and	Describe any insurance of Include the amount that ins		e of your	Value of property lost
				pending insurance claims of	·		
				A/B: Property.			
		Apartment break in		None	12/2	016	\$5000.00
Part	. 7.	List Certain Payments or	r Transfers				
16.	abo	ut seeking bankruptcy or pro	eparing a bankrupt	cy petition?	our behalf pay or transfer any properties required in your bankrupto		
	lacksquare	res. i ili ili trie detalis.			_		
				Description and value of transferred	or tr	e payment ransfer made	Amount of payment
		Semrad Law Firm		Attorney's Fee - 500.00	8/7/2		\$500.00
		Person Who Was Paid		Audilley 31 ee - 300.00	5/1/2		4000.00
		20 S. Clark Street					
		Number Street					
		28th Floor					
		Chicago Illinois	60603				
		City State	Zip Code				
		Email or website address					
		Person Who Made the Payme	ent, if Not You				
		Person Who Was Paid					
		Number Street					
			_				
		City State	Zip Code				
		Email or website address					
		LITTALL OF WEDSILE AUDIESS					
		Person Who Made the Payme	ent, if Not You				

Case 17-23995 Doc 1 Filed 08/10/17 Entered 08/10/17 19:07:14 Desc Main Document Page 45 of 72

Debto	or 1	Roderick	E	Arnold	_ Case r	number <i>(if known)</i>			
		First Name	Middle Name	Last Name					
	help	hin 1 year before you filed fo o you deal with your creditor not include any payment or tra	s or to make paym		behalf ı	pay or transfer	any property to a	anyone	who promised to
		No Yes. Fill in the details.							
				Description and value of any transferred	property	y	Date payment or transfer was made	Amou	unt of payment
		Person Who Was Paid							
		Number Street							
		City State	Zip Code						
	the Incl	ordinary course of your busi	ness or financial at transfers made as s	security (such as the granting of a se	_				
				Description and value of prop transferred	perty		y property or ceived or debts p	paid	Date transfer was made
		Person Who Received Transfe	er						
		Number Street							
		City State Person's relationship to you	Zip Code						
		Person Who Received Transfe	er						
		Number Street							
		City State Person's relationship to you	Zip Code						
	ben	nin 10 years before you filed eficiary? ese are often called asset-prote		d you transfer any property to a s	elf-settle	ed trust or sim	ilar device of whi	ch you	are a
		Yes. Fill in the details.		Description and value of the	e proper	ty transferred			Date transfer was made
		Name of trust							

Case 17-23995 Doc 1 Filed 08/10/17 Entered 08/10/17 19:07:14 Desc Main Document Page 46 of 72

Debtor 1 Roderick Arnold _ Case number (if known) First Name Last Name List Certain Financial Accounts, Instruments, Safe Deposit Boxes, and Storage Units Part 8: 20. Within 1 year before you filed for bankruptcy, were any financial accounts or instruments held in your name, or for your benefit, closed, sold, moved, or transferred? Include checking, savings, money market, or other financial accounts; certificates of deposit; shares in banks, credit unions, brokerage houses, pension funds, cooperatives, associations, and other financial institutions. Yes. Fill in the details. Last 4 digits of account Type of account or Date Last balance account was before number instrument closed, sold, closing or moved, or transfer transferred XXXX-Checking Person Who Was Paid Savings Number Street Money market Brokerage Other City State Zip Code XXXX-Checking Person Who Was Paid Savings Number Street Money market Brokerage Other City State Zip Code Do you now have, or did you have within 1 year before you filed for bankruptcy, any safe deposit box or other depository for securities, cash, or other valuables? Yes. Fill in the details. Who else had access to it? Describe the contents Do you still have it? No Name of Financial Institution Name Yes Number Street Number Street City State Zip Code City Zip Code State 22. Have you stored property in a storage unit or place other than your home within 1 year before you filed for bankruptcy? Yes. Fill in the details. Do you still Who else had access to it? Describe the contents have it? No Name of Storage Facility Name Number Street Street Number City State Zip Code

City

State

Zip Code

Case 17-23995 Doc 1 Filed 08/10/17 Entered 08/10/17 19:07:14 Desc Main Document Page 47 of 72

Deb		Roderick E		rnold	Cas	e number (if known)	
		First Name Middle Name	L	ast Name			
Part	9:	Identify Property You Hold or Control f	for Someor	ne Else			
23.	-	you hold or control any property that someo	ne else owns	s? Include any	y property you be	orrowed from, are storing for, or hold in	trust for
	00						
	✓	No					
	П	Yes. Fill in the details.					
	_		Where is t	he property?		Describe the contents	Value
		Owner's Name	NumberStr	eet			
		Number Street	-		-		
			City	State	Zip Code		
		City State Zip Code					
		City State Zip Code					
Part	10:	Give Details About Environmental Inf	ormation				
For	the p	urpose of Part 10, the following definitions app	ly:				
	■ <i>Ei</i>	nvironmental law means any federal, state, or lo	cal statute or r	equiation con	cerning pollution	contamination releases of	
		azardous or toxic substances, wastes, or materia		-			
	in	cluding statutes or regulations controlling the cl	leanup of thes	e substances,	wastes, or materi	ial.	
	■ Si	ite means any location, facility, or property as de	afined under a	ny environmen	ıtal law whether v	vou now own operate or utilize it	
		used to own, operate, or utilize it, including dis		iry environmen	italiaw, whether	you now own, operate, or utilize it	
	_ ,,						
		azardous material means anything an environme xic substance, hazardous material, pollutant, co			lous waste, hazar	rdous substance,	
	10	Ale Substante, mazardous material, politicim, ec	ortarriirari, or	Similar tomi.			
Rep	ort all	notices, releases, and proceedings that you kn	ow about, reg	ardless of whe	en they occurred.		
24.	Has	any governmental unit notified you that you	ı may be liab	le or potentia	ally liable under	or in violation of an environmental law?	
	_						
	✓	No					
		Yes. Fill in the details.					
			Governme	ntal unit		Environmental law, if you know it	Date of
							notice
			-				
		Name of site	Governmer	ntal unit			
		Number Street	NumberStr	eet			
		Namber Street	Numberou	CCL			
			City	State	Zip Code		
			o.i.y	Otato	_,p		
		City State Zip Code					
25.	Hav	e you notified any governmental unit of any	release of ha	zardous mat	erial?		
		No					
	Ш	Yes. Fill in the details.					
			Governme	ntal unit		Environmental law, if you know it	Date of
							notice
		Name of site	Governmer	atal unit			
		Name of Sile	Governmer	ııdı umi			
		Number Street	NumberStr	eet			
			City	State	Zip Code		
			-		•		
		City State Zip Code					

Case 17-23995 Doc 1 Filed 08/10/17 Entered 08/10/17 19:07:14 Desc Main Document Page 48 of 72

Debt		Roderick First Name	E Middle Name	Arnold Last Name	Case number	(if known)	
		rirst name	Middle Name	Last Name			
26.			y in any judicial or adminis	strative proceeding under	any environmental law?	nclude settlements and orde	rs.
	$ \underline{\checkmark} $	No					
	Ш	Yes. Fill in the det	ails.	-			
				Court or agency	Nature	of the case	Status of the case
		Case title					Pending
				Court Name			On appeal
		Case number		NumberStreet			Concluded
		_		City State	Zip Code		
Part	11:	Give Details Ab	oout Your Business or C	Connections to Any Bu	siness		
27.	Witl	hin 4 years before	you filed for bankruptcy, d	lid you own a business or	have any of the following	connections to any business	?
		A sole propri	etor or self-employed in a t	trade, profession, or other	activity, either full-time or	part-time	
			a limited liability company		-		
		A partner in a		(===, =:, p=	, and the ()		
			rector, or managing execut	tive of a corporation			
			at least 5% of the voting or	•	ooration		
		_	_				
	$ \underline{\checkmark} $		bove applies. Go to Part 1				
		Yes. Check all tha	at apply above and fill in th	e details below for each b	ousiness.		
				Describe the natu	re of the business	Employer Identification no include Social Security no	
							diliber of Trine.
		Business Name				EIN:	
		Number Street				Dates business existed	
		City	State Zip Code	Name of accounts	ant or bookkeeper	F	
		Oity	State Zip Code			From To	
				Describe the natu	re of the business	Employer Identification n	umber Do not
						include Social Security no	umber or ITIN.
		Business Name				EIN:	
		Number Street				Dates business existed	
				Name of accounta	ant or bookkeeper		
		City	State Zip Code			From To	
				Describe the natu	re of the business	Employer Identification no include Social Security no	
						EIN:	
		Business Name				LIIV.	
		Number Street		_		Dates business existed	
		City	State Zip Code	Name of accounta	ant or bookkeeper	F 7	
		Oity	State ZIP Code			From To	

Case 17-23995 Doc 1 Filed 08/10/17 Entered 08/10/17 19:07:14 Desc Main Document Page 49 of 72

Deb	tor 1 Roderick	E	Arnold	Case number (if known)
	First Name	Middle Name	Last Name	
28.	Within 2 years before creditors, or other pa		ou give a financial stateme	nt to anyone about your business? Include all financial institutions,
	✓ No Yes. Fill in the de	tails below.		
	_		Date issued	
	Name		MM/DD/YYYY	
	Number Street		_	
	City	State Zip Code	<u> </u>	
Pari	t 12: Sign Below			
	a bankruptcy case can	•	,	rty, or obtaining money or property by fraud in connection with 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.
		ure of Debtor 1		Signature of Debtor 2
	Date 8	8/10/2017		Date
ı	Did you attach addition	nal pages to Your Statement o	f Financial Affairs for Indivi	duals Filing for Bankruptcy (Official Form 107)?
	✓ No Yes			
ı	Did you pay or agree to	pay someone who is not an a	ttorney to help you fill out I	pankruptcy forms?
	✓ No			
	Yes. Name of person	n		Attach the Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119).

Case 17-23995 Doc 1 Filed 08/10/17 Entered 08/10/17 19:07:14 Desc Main Document Page 50 of 72

B2030 (Form 2030) (12/15)

UNITED STATES BANKRUPTCY COURT

		Northern Dist	trict of Illinois		
In re	Roderick E Arnold		Case No)	
	Debtor			•	known)
			Chapter	Cha	pter 13
	DISCLOSURE OF	COMPENSATION	ON OF ATTORNI	EY FOR DE	BTOR
com	suant to 11 U.S.C. § 329(a) and F pensation paid to me within one lered or to be rendered on behalf	year before the filing of th	ne petition in bankruptcy, or a	greed to be paid to i	me, for services
For	legal services, I have agreed to a	ccept			\$4,000.00
Prio	r to the filing of this statement I	nave received			\$500.00
Bala	nce Due				\$3,500.00
2. The	source of the compensation paid	d to me was:			
	✓ Debtor	Other (specif	fy)		
3. The	source of the compensation paid	d to me is:			
	✓ Debtor	Other (specif	fy)		
	I have not agreed to share the ab members and associates of my I		ion with any other person un	less they are	
	I have agreed to share the above members or associates of my law the people sharing in the compe	v firm. A copy of the agree			
5. In re	eturn for the above-disclosed fee a. Analysis of the debtor's finar bankruptcy;	_	-	· ·	-
	b. Preparation and filing of any	petition, schedules, staten	nents of affairs and plan whic	h may be required;	
	c. Representation of the debtor	at the meeting of creditors	s and confirmation hearing, a	nd any adjourned he	earings thereof;
	d. Representation of the debtor	in adversary proceedings	and other contested bankrup	tcy matters;	
6. By a	agreement with the debtor(s), the	above-disclosed fee does	not include the following ser	vices:	
		CERTIF	ICATION		
	fy that the foregoing is a comple in this bankruptcy proceedings.	te statement of any agreen	nent or arrangement for paym	ent to me for repres	entation of the
	8/10/2017		/s/ Michael Miller		
	Date		Signature of Attorne	у	
			Semrad Law Firm		
			Name of law firm		

B2030 (Form 2030) (12/15)

UNITED STATES BANKRUPTCY COURT

Northern District of Illinois

In re	Roderick E Arnold		Case No.	
	Debtor			(If known)
			Chapter	Chapter 13
	DISCLOSURE OF CO	OMPENSATIO	N OF ATTORNEY F	OR DEBTOR
cor	rsuant to 11 U.S.C. § 329(a) and Fed. mpensation paid to me within one yea dered or to be rendered on behalf of t	ar before the filing of the p	petition in bankruptcy, or agreed to	be paid to melfor services
For	r legal services, I have agreed to accep	ot		\$4,000.00
Prio	or to the filing of this statement I have	e received		\$500.00
Bal	lance Due			\$3,500.00
2. The	e source of the compensation paid to	me was:		
	Debtor	Other (specify)		
3. The	e source of the compensation paid to	me is:		
	Debtor	Other (specify)		
4. 🗸	I have not agreed to share the above members and associates of my law f	-disclosed compensation irm.	with any other person unless they	y are
	I have agreed to share the above-dis members or associates of my law fin the people sharing in the compensat	m. A copy of the agreeme	h a other person or persons who a nt, together with a list of the name	re not is of
5. In re	eturn for the above-disclosed fee, I ha a. Analysis of the debtor's financial bankruptcy;			
	b. Preparation and filing of any petit	tion, schedules, statemen	ts of affairs and plan which may be	e required;
	c. Representation of the debtor at the	ne meeting of creditors an	nd confirmation hearing, and any a	djourned hearings thereof;
	d. Representation of the debtor in a	dversary proceedings and	l other contested bankruptcy matte	ers;
6. By a	agreement with the debtor(s), the abor	ve-disclosed fee does not	include the following services:	
**************************************		1404004466		
•	•	CERTIFICA		•
l certi debtor(s)	ify that the foregoing is a complete standary in this bankruptcy proceedings.	atement of any agreement	t or arrangement for payment to m	e for representation of the
	8/7/2017		/s/ Michael Miller	
	Date		Signature of Attorney	**************************************
			Semrad Law Firm	
			Name of law firm	***************************************





UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS

RIGHTS AND RESPONSIBILITIES AGREEMENT BETWEEN CHAPTER 13 DEBTORS AND THEIR ATTORNEYS

(Court-Approved Retention Agreement, Use for cases filed on or after September 19, 2016)

Chapter 13 gives debtors important rights, such as the right to keep property that could otherwise be lost through repossession or foreclosure, but Chapter 13 also puts burdens on debtors, such as the burden of making complete and truthful disclosures of their financial situation. It is important for debtors who file a Chapter 13 bankruptcy case to understand their rights and responsibilities in bankruptcy. In this connection, the advice of an attorney is often crucial. Debtors are entitled to certain services from their attorneys, but debtors also have responsibilities to their attorneys. In order to assure that debtors and their attorneys understand their rights and responsibilities in the Chapter 13 process, the judges of the Bankruptcy Court for the Northern District of Illinois have approved this agreement, setting out the rights and responsibilities of both debtors in Chapter 13 and their attorneys, including how their attorneys will be paid for their services in the Chapter 13 case. By signing this agreement, debtors and their attorneys accept these responsibilities.

The Bankruptcy Code may require a debtor's attorney to provide the debtor with certain documents and agreements at the start of the representation. The terms of this court-approved agreement take the place of any conflicting provision in an earlier agreement. This agreement cannot be modified in any way by other agreements. Any provision of another agreement between the debtors and the attorney that conflicts with this agreement is void.

A. BEFORE THE CASE IS FILED

THE DEBTOR AGREES TO:

- 1. Discuss with the attorney the debtor's objectives in filing the case.
- 2. Provide the attorney with full, accurate and timely information, financial and otherwise, including properly documented proof of income.

THE ATTORNEY AGREES TO:

- 1. Personally counsel the debtor regarding the advisability of filing either a Chapter 13 or a Chapter 7 case, discuss both procedures (as well as non-bankruptcy options) with the debtor, and answer the debtor's questions.
- 2. Personally explain to the debtor that the attorney is being engaged to represent the debtor on all matters arising in the case, as required by Local Bankruptcy Rule and explain how and when the attorney's fees and the trustee's fees are determined and paid.
- 3. Personally review with the debtor and sign the completed petition, plan, statements, and schedules, as well as all amendments thereto, whether filed with the petition or later. (The schedules may be initially prepared with the help of clerical or paralegal staff of the attorney's office, but personal attention of the attorney is required for the review and signing.)
- 4. Timely prepare and file the debtor's petition, plan, statements, and schedules.
- 5. Explain to the debtor how, when, and where to make all necessary payments, including both payments that must be made directly to creditors and payments that must be made to the Chapter 13 trustee, with particular attention to housing and vehicle payments.

Case 17-23995 Doc 1 Filed 08/10/17 Entered 08/10/17 19:07:14 Desc Main Document Page 53 of 72

TZA

6. Advise the debtor of the need to maintain appropriate insurance.

B. AFTER THE CASE IS FILED

THE DEBTOR AGREES TO:

- 1. Make the required payments to the trustee and to whatever creditors are being paid directly, or, if required payments cannot be made, to notify the attorney immediately.
- 2. Appear punctually at the meeting of creditors (also called the "341 meeting") with recent proof of income and a picture identification card. (If the identification card does not include the debtor's social security number, the debtor must also bring to the meeting a social security card.) The debtor must be present in time for check-in and, when the case is called, for the actual examination.
- 3. Notify the attorney of any change in the debtor's address or telephone number.
- 4. Inform the attorney of any wage garnishments or liens or levies on assets that occur or continue after the filing of the case.
- 5. Contact the attorney immediately if the debtor loses employment, has a significant change in income, or experiences any other significant change in financial situation (such as serious illness, marriage, divorce or separation, lottery winnings, or an inheritance).
- 6. Notify the attorney if the debtor is sued or wishes to file a lawsuit (including divorce.)
- 7. Inform the attorney if any tax refunds to which the debtor is entitled are seized or not received when due from the IRS or Illinois Department of Revenue.
- 8. Contact the attorney before buying, refinancing, or selling real property, and before entering into any loan agreement.
- 9. Supply the attorney with copies of all tax returns filed while the case is pending.

THE ATTORNEY AGREES TO:

- 1. Advise the debtor of the requirement to attend the meeting of creditors, and notify the debtor of the date, time, and place of the meeting.
- 2. Inform the debtor that the debtor must be punctual and, in the case of a joint filing, that both spouses must appear at the same meeting.
- 3. Provide knowledgeable legal representation for the debtor at the meeting of creditors (in time for check-in and the actual examination) and, unless excused by the trustee, for the confirmation hearing.

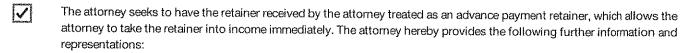
- Desc Main
- 4. If the attorney will be employing another attorney to attend the 341 meeting or any court hearing, personally explain to the debtor in advance, the role and identity of the other attorney and provide the other attorney with the file in sufficient time to review it and properly represent the debtor.
- 5. Timely submit to the Chapter 13 trustee properly documented proof of income for the debtor, including business reports for self-employed debtors.
- 6. Timely respond to objections to plan confirmation and, where necessary, prepare, file, and serve an amended plan.
- 7. Timely prepare, file, and serve any necessary statements, amended statements, and schedules and any change of address, in accordance with information provided by the debtor.
- 8. Monitor all incoming case information (including, but not limited to, Order Confirming Plan, Notice of Intent to Pay Claims, and 6-month status reports) for accuracy and completeness. Contact the trustee promptly regarding any discrepancies.
- 9. Be available to respond to the debtor's questions throughout the term of the plan.
- 10. Prepare, file, and serve timely modifications to the plan after confirmation, when necessary, including modifications to suspend, lower, or increase plan payments.
- 11. Prepare, file, and serve necessary motions to buy or sell property and to incur debt.
- 12. Object to improper or invalid claims.
- 13. Timely respond to the Chapter 13 trustee's motions to dismiss the case, such as for payment default, or unfeasibility, and to motions to increase the percentage payment to unsecured creditors.
- 14. Timely respond to motions for relief from stay.
- 15. Prepare, file, and serve all appropriate motions to avoid liens.
- 16. Prepare, file, and serve a notice of conversion to Chapter 7, pursuant to § 1307(a) of the Bankruptcy Code and Local Bankruptcy Rule 1017-1.
- 17. Provide any other legal services necessary for the administration of the case.

C. TERMINATION OR CONVERSION OF THE CASE AFTER ENTRY OF AN ORDER APPROVING FEES AND EXPENSES

- 1. Approved fees and expenses paid under the provisions set out below are generally not refundable in the event that the case is dismissed prior to its completion, unless the dismissal is due to a failure by the attorney to comply with the duties set out in this agreement. If such a dismissal is due to a failure by the attorney, the court may order a refund of fees on motion by the debtor.
- 2. If the case is dismissed after approval of the fees and expenses but before payment of all allowed fees and expenses, the order entered by the Bankruptcy Court allowing the fees and expenses is not a judgment against the debtor for the unpaid fees and expenses based on contract law or otherwise.
- 3.If the case is converted to a case under Chapter 7 after approval of the fees and expenses under this agreement but before the payment of all fees and expenses, the attorney will be entitled to an administrative claim in the Chapter 7 case for any unpaid fees and expenses, pursuant to § 726(b) of the Bankruptcy Code, plus any conversion fee the attorney pays on behalf of the debtor.

D. RETAINERS AND PREVIOUS PAYMENTS

1. The attorney may receive a retainer or other payment before filing the case but may not receive fees directly from the debtor after the filing of the case. Unless the following provision is checked and completed, any retainer received by the attorney will be treated as a security retainer, to be placed in the attorney's client trust account until approval of a fee application by the court.



- (a) The special purpose for the advance payment retainer and why it is advantageous to the debtor is as follows:

 Client understands that any funds that client is rendering to The Semrad Law Firm, LLC as part of the advance payment retainer shall immediately become the property of The Semrad Law Firm, LLC in exchange for a commitment by The Semrad Law Firm, LLC to provide the legal services described above. Said funds will be deposited into the main bank account owned by The Semrad Law Firm, LLC and will be used for general expense of the firm. Client further understands that it is ordinarily the client's option to deposit funds with an attorney that shall remain client's property as security for future services. However, The Semrad Law Firm, LLC does not represent clients under such a security retainer because the preparation of a bankruptcy cases requires many disparate tasks and functions for the attorney and support staff; some of which require legal expertise while other may be only ministerial in nature. Client further understands that the benefit that client is receiving under the fee arrangement is the commitment of The Semrad Law Firm, LLC to perform any and all work reasonably necessary to represent client's interest absent any extraordinary circumstance.
- (b) The retainer will not be held in a client trust account and will become property of the attorney upon payment and will be deposited into the attorney's general account;
- (c) The retainer is a flat fee for the services to be rendered during the chapter 13 case and will be applied for such services without the need for the attorney to keep detailed hourly time records for the specific services performed for the debtor;
- (d) Any portion of the retainer that is not earned or required for expenses will be refunded to the client; and
- (e) The attorney is unwilling to represent the debtor without receiving an advanced payment retainer because of the nature of the chapter 13 case, the fact that the great majority of services for such case are performed prior to its filing, and the risks associated with the representation of debtors in bankruptcy cases in general.
- 2. In any application for compensation, the attorney must disclose to the court any fees or other compensation paid by the debtor to the attorney for any reason within the one year before the case filing, including the date(s) any such fees were paid.

E. CONDUCT AND DISCHARGE

- 1. Improper conduct by the attorney. If the debtor disputes the sufficiency or quality of the legal services provided or the amount of the fees charged by the attorney, the debtor may file an objection with the court and request a hearing.
- 2. Improper conduct by the debtor. If the attorney believes that the debtor is not complying with the debtor's responsibilities under this agreement or is otherwise engaging in improper conduct, the attorney may apply for a court order allowing the attorney to withdraw from the case.
- 3. Discharge of the attorney. The debtor may discharge the attorney at any time.

Case 17-23995 Doc 1 Filed 08/10/17 Entered 08/10/17 19:07:14 Desc Main Document Page 56 of 72

F. ALLOWANCE AND PAYMENT OF ATTORNEYS' FEES AND EXPENSES

- 1. Any attorney retained to represent a debtor in a Chapter 13 case is responsible for representing the debtor on all matters arising in the case unless otherwise ordered by the court. For all of the services outlined above, the attorney will be paid a flat fee of \$4,000.00
- 2. In addition, the debtor will pay the filing fee in the case and other expenses of \$371.76
- 3. Before signing this agreement, the attorney has received, \$500.00 toward the flat fee, leaving a balance due of \$3,500.00; and \$61.76 for expenses, leaving a balance due of \$3,871.76
- 4. In extraordinary circumstances, such as extended evidentiary hearings or appeals, the attorney may apply to the court for additional compensation for these services. Any such application must be accompanied by an itemization of the services rendered, showing the date, the time expended, and the identity of the attorney performing the services. The debtor must be served with a copy of the application and notified of the right to appear in court to object.

Debtor(s)	Attorney for Debtor(s)	
		/s/ Michael Miller	
/s/ Rode	erick Arnold		
Signed:			
Date:	8/7/2017		

Do not sign if the fee amounts at top of this page are blank.

Case 17-23995 Doc 1 Filed 08/10/17 Entered 08/10/17 19:07:14 Desc Main Document Page 57 of 72

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS

RIGHTS AND RESPONSIBILITIES AGREEMENT BETWEEN CHAPTER 13 DEBTORS AND THEIR ATTORNEYS

(Court-Approved Retention Agreement, Use for cases filed on or after September 19, 2016)

Chapter 13 gives debtors important rights, such as the right to keep property that could otherwise be lost through repossession or foreclosure, but Chapter 13 also puts burdens on debtors, such as the burden of making complete and truthful disclosures of their financial situation. It is important for debtors who file a Chapter 13 bankruptcy case to understand their rights and responsibilities in bankruptcy. In this connection, the advice of an attorney is often crucial. Debtors are entitled to certain services from their attorneys, but debtors also have responsibilities to their attorneys. In order to assure that debtors and their attorneys understand their rights and responsibilities in the Chapter 13 process, the judges of the Bankruptcy Court for the Northern District of Illinois have approved this agreement, setting out the rights and responsibilities of both debtors in Chapter 13 and their attorneys, including how their attorneys will be paid for their services in the Chapter 13 case. By signing this agreement, debtors and their attorneys accept these responsibilities.

The Bankruptcy Code may require a debtor's attorney to provide the debtor with certain documents and agreements at the start of the representation. The terms of this court-approved agreement take the place of any conflicting provision in an earlier agreement. This agreement cannot be modified in any way by other agreements. Any provision of another agreement between the debtors and the attorney that conflicts with this agreement is void.

A. BEFORE THE CASE IS FILED

THE DEBTOR AGREES TO:

- 1. Discuss with the attorney the debtor's objectives in filing the case.
- 2. Provide the attorney with full, accurate and timely information, financial and otherwise, including properly documented proof of income.

THE ATTORNEY AGREES TO:

- 1. Personally counsel the debtor regarding the advisability of filing either a Chapter 13 or a Chapter 7 case, discuss both procedures (as well as non-bankruptcy options) with the debtor, and answer the debtor's questions.
- 2. Personally explain to the debtor that the attorney is being engaged to represent the debtor on all matters arising in the case, as required by Local Bankruptcy Rule and explain how and when the attorney's fees and the trustee's fees are determined and paid.
- 3. Personally review with the debtor and sign the completed petition, plan, statements, and schedules, as well as all amendments thereto, whether filed with the petition or later. (The schedules may be initially prepared with the help of clerical or paralegal staff of the attorney's office, but personal attention of the attorney is required for the review and signing.)
- 4. Timely prepare and file the debtor's petition, plan, statements, and schedules.
- 5. Explain to the debtor how, when, and where to make all necessary payments, including both payments that must be made directly to creditors and payments that must be made to the Chapter 13 trustee, with particular attention to housing and vehicle payments.

Case 17-23995 Doc 1 Filed 08/10/17 Entered 08/10/17 19:07:14 Desc Main Document Page 58 of 72

6. Advise the debtor of the need to maintain appropriate insurance.

B. AFTER THE CASE IS FILED

THE DEBTOR AGREES TO:

- 1. Make the required payments to the trustee and to whatever creditors are being paid directly, or, if required payments cannot be made, to notify the attorney immediately.
- 2. Appear punctually at the meeting of creditors (also called the "341 meeting") with recent proof of income and a picture identification card. (If the identification card does not include the debtor's social security number, the debtor must also bring to the meeting a social security card.) The debtor must be present in time for check-in and, when the case is called, for the actual examination.
- 3. Notify the attorney of any change in the debtor's address or telephone number.
- 4. Inform the attorney of any wage garnishments or liens or levies on assets that occur or continue after the filing of the case.
- 5. Contact the attorney immediately if the debtor loses employment, has a significant change in income, or experiences any other significant change in financial situation (such as serious illness, marriage, divorce or separation, lottery winnings, or an inheritance).
- 6. Notify the attorney if the debtor is sued or wishes to file a lawsuit (including divorce.)
- 7. Inform the attorney if any tax refunds to which the debtor is entitled are seized or not received when due from the IRS or Illinois Department of Revenue.
- 8. Contact the attorney before buying, refinancing, or selling real property, and before entering into any loan agreement.
- 9. Supply the attorney with copies of all tax returns filed while the case is pending.

THE ATTORNEY AGREES TO:

- 1. Advise the debtor of the requirement to attend the meeting of creditors, and notify the debtor of the date, time, and place of the meeting.
- 2. Inform the debtor that the debtor must be punctual and, in the case of a joint filing, that both spouses must appear at the same meeting.
- 3. Provide knowledgeable legal representation for the debtor at the meeting of creditors (in time for check-in and the actual examination) and, unless excused by the trustee, for the confirmation hearing.

Case 17-23995 Doc 1 Filed 08/10/17 Entered 08/10/17 19:07:14 Desc Main Document Page 59 of 72

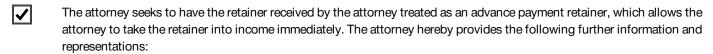
- 4. If the attorney will be employing another attorney to attend the 341 meeting or any court hearing, personally explain to the debtor in advance, the role and identity of the other attorney and provide the other attorney with the file in sufficient time to review it and properly represent the debtor.
- 5. Timely submit to the Chapter 13 trustee properly documented proof of income for the debtor, including business reports for self-employed debtors.
- 6. Timely respond to objections to plan confirmation and, where necessary, prepare, file, and serve an amended plan.
- 7. Timely prepare, file, and serve any necessary statements, amended statements, and schedules and any change of address, in accordance with information provided by the debtor.
- 8. Monitor all incoming case information (including, but not limited to, Order Confirming Plan, Notice of Intent to Pay Claims, and 6-month status reports) for accuracy and completeness. Contact the trustee promptly regarding any discrepancies.
- 9. Be available to respond to the debtor's questions throughout the term of the plan.
- 10. Prepare, file, and serve timely modifications to the plan after confirmation, when necessary, including modifications to suspend, lower, or increase plan payments.
- 11. Prepare, file, and serve necessary motions to buy or sell property and to incur debt.
- 12. Object to improper or invalid claims.
- 13. Timely respond to the Chapter 13 trustee's motions to dismiss the case, such as for payment default, or unfeasibility, and to motions to increase the percentage payment to unsecured creditors.
- 14. Timely respond to motions for relief from stay.
- 15. Prepare, file, and serve all appropriate motions to avoid liens.
- 16. Prepare, file, and serve a notice of conversion to Chapter 7, pursuant to § 1307(a) of the Bankruptcy Code and Local Bankruptcy Rule 1017-1.
- 17. Provide any other legal services necessary for the administration of the case.

C. TERMINATION OR CONVERSION OF THE CASE AFTER ENTRY OF AN ORDER APPROVING FEES AND EXPENSES

- 1. Approved fees and expenses paid under the provisions set out below are generally not refundable in the event that the case is dismissed prior to its completion, unless the dismissal is due to a failure by the attorney to comply with the duties set out in this agreement. If such a dismissal is due to a failure by the attorney, the court may order a refund of fees on motion by the debtor.
- 2. If the case is dismissed after approval of the fees and expenses but before payment of all allowed fees and expenses, the order entered by the Bankruptcy Court allowing the fees and expenses is not a judgment against the debtor for the unpaid fees and expenses based on contract law or otherwise.
- 3.If the case is converted to a case under Chapter 7 after approval of the fees and expenses under this agreement but before the payment of all fees and expenses, the attorney will be entitled to an administrative claim in the Chapter 7 case for any unpaid fees and expenses, pursuant to § 726(b) of the Bankruptcy Code, plus any conversion fee the attorney pays on behalf of the debtor.

D. RETAINERS AND PREVIOUS PAYMENTS

1. The attorney may receive a retainer or other payment before filing the case but may not receive fees directly from the debtor after the filing of the case. Unless the following provision is checked and completed, any retainer received by the attorney will be treated as a security retainer, to be placed in the attorney's client trust account until approval of a fee application by the court.



- (a) The special purpose for the advance payment retainer and why it is advantageous to the debtor is as follows:

 Client understands that any funds that client is rendering to The Semrad Law Firm, LLC as part of the advance payment retainer shall immediately become the property of The Semrad Law Firm, LLC in exchange for a commitment by The Semrad Law Firm, LLC to provide the legal services described above. Said funds will be deposited into the main bank account owned by The Semrad Law Firm, LLC and will be used for general expense of the firm. Client further understands that it is ordinarily the client's option to deposit funds with an attorney that shall remain client's property as security for future services.

 However, The Semrad Law Firm, LLC does not represent clients under such a security retainer because the preparation of a bankruptcy cases requires many disparate tasks and functions for the attorney and support staff; some of which require legal expertise while other may be only ministerial in nature. Client further understands that the benefit that client is receiving under the fee arrangement is the commitment of The Semrad Law Firm, LLC to perform any and all work reasonably necessary to represent client's interest absent any extraordinary circumstance.
- (b) The retainer will not be held in a client trust account and will become property of the attorney upon payment and will be deposited into the attorney's general account;
- (c) The retainer is a flat fee for the services to be rendered during the chapter 13 case and will be applied for such services without the need for the attorney to keep detailed hourly time records for the specific services performed for the debtor;
- (d) Any portion of the retainer that is not earned or required for expenses will be refunded to the client; and
- (e) The attorney is unwilling to represent the debtor without receiving an advanced payment retainer because of the nature of the chapter 13 case, the fact that the great majority of services for such case are performed prior to its filing, and the risks associated with the representation of debtors in bankruptcy cases in general.
- 2. In any application for compensation, the attorney must disclose to the court any fees or other compensation paid by the debtor to the attorney for any reason within the one year before the case filing, including the date(s) any such fees were paid.

E. CONDUCT AND DISCHARGE

- 1. *Improper conduct by the attorney*. If the debtor disputes the sufficiency or quality of the legal services provided or the amount of the fees charged by the attorney, the debtor may file an objection with the court and request a hearing.
- 2. *Improper conduct by the debtor*. If the attorney believes that the debtor is not complying with the debtor's responsibilities under this agreement or is otherwise engaging in improper conduct, the attorney may apply for a court order allowing the attorney to withdraw from the case.
- 3. *Discharge of the attorney*. The debtor may discharge the attorney at any time.

F. ALLOWANCE AND PAYMENT OF ATTORNEYS' FEES AND EXPENSES

- 1. Any attorney retained to represent a debtor in a Chapter 13 case is responsible for representing the debtor on all matters arising in the case unless otherwise ordered by the court. For all of the services outlined above, the attorney will be paid a flat fee of \$4,000.00
- 2. In addition, the debtor will pay the filing fee in the case and other expenses of \$371.76
- 3. Before signing this agreement, the attorney has received, \$500.00 toward the flat fee, leaving a balance due of \$3,500.00; and \$61.76 for expenses, leaving a balance due of \$3,871.76
- 4. In extraordinary circumstances, such as extended evidentiary hearings or appeals, the attorney may apply to the court for additional compensation for these services. Any such application must be accompanied by an itemization of the services rendered, showing the date, the time expended, and the identity of the attorney performing the services. The debtor must be served with a copy of the application and notified of the right to appear in court to object.

Date:	8/10/2017		
Signed:			
/s/ Rode	rick Arnold		
		:	/s/ Michael Miller
Debtor(s)			Attorney for Debtor(s)

Do not sign if the fee amounts at top of this page are blank.

Notice Required by 11 U.S.C. § 342(b) for Individuals Filing for Bankruptcy (Form 2010)

This notice is for you if:

You are an individual filing for bankruptcy,

and

Your debts are primarily consumer debts.

Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose."

The types of bankruptcy that are available to individuals

Individuals who meet the qualifications may file under one of four different chapters of the Bankruptcy Code:

- Chapter 7 Liquidation
- Chapter 11 Reorganization
- Chapter 12 Voluntary repayment plan for family farmers or fishermen
- Chapter 13 Voluntary repayment plan for individuals with regular income

You should have an attorney review your decision to file for bankruptcy and the choice of chapter.

Chapter 7: Liquidation

	\$245	filing fee	
	\$75	administrative fee	
+ \$15		trustee surcharge	
	\$335	total fee	

Chapter 7 is for individuals who have financial difficulty preventing them from paying their debts and who are willing to allow their nonexempt property to be used to pay their creditors. The primary purpose of filing under chapter 7 is to have your debts discharged. The bankruptcy discharge relieves you after bankruptcy from having to pay many of your pre-bankruptcy debts. Exceptions exist for particular debts, and liens on property may still be enforced after discharge. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

However, if the court finds that you have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge.

You should know that even if you file chapter 7 and you receive a discharge, some debts are not discharged under the law. Therefore, you may still be responsible to pay:

- most taxes;
- most student loans;
- domestic support and property settlement obligations;

- most fines, penalties, forfeitures, and criminal restitution obligations; and
- certain debts that are not listed in your bankruptcy papers.

You may also be required to pay debts arising from:

- fraud or theft;
- fraud or defalcation while acting in breach of fiduciary capacity;
- intentional injuries that you inflicted; and
- death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs.

If your debts are primarily consumer debts, the court can dismiss your chapter 7 case if it finds that you have enough income to repay creditors a certain amount. You must file *Chapter 7 Statement of Your Current Monthly Income* (Official Form 122A-1) if you are an individual filing for bankruptcy under chapter 7. This form will determine your current monthly income and compare whether your income is more than the median income that applies in your state.

If your income is not above the median for your state, you will not have to complete the other chapter 7 form, the *Chapter 7 Means Test Calculation* (Official Form 122A-2).

If your income is above the median for your state, you must file a second form - the *Chapter 7 Means Test Calculation* (Official Form 122A-2). The calculations on the form - sometimes called the *Means Test* - deduct from your income living expenses and payments on certain debts to determine any amount available to pay unsecured creditors. If

your income is more than the median income for your state of residence and family size, depending on the results of the *Means Test*, the U.S. trustee, bankruptcy administrator, or creditors can file a motion to dismiss your case under § 707(b) of the Bankruptcy Code. If a motion is filed, the court will decide if your case should be dismissed. To avoid dismissal, you may choose to proceed under another chapter of the Bankruptcy Code.

If you are an individual filing for chapter 7 bankruptcy, the trustee may sell your property to pay your debts, subject to your right to exempt the property or a portion of the proceeds from the sale of the property. The property, and the proceeds from property that your bankruptcy trustee sells or liquidates that you are entitled to, is called *exempt property*. Exemptions may enable you to keep your home, a car, clothing, and household items or to receive some of the proceeds if the property is sold.

Exemptions are not automatic. To exempt property, you must list it on *Schedule C: The Property You Claim as Exempt* (Official Form 106C). If you do not list the property, the trustee may sell it and pay all of the proceeds to your creditors.

Chapter 11: Reorganization

	\$1,167	filing fee
+	\$550	administrative fee
	\$1,717	total fee

Chapter 11 is often used for reorganizing a business, but is also available to individuals. The provisions of chapter 11 are too complicated to summarize briefly.

Read These Important Warnings

Because bankruptcy can have serious long-term financial and legal consequences, including loss of your property, you should hire an attorney and carefully consider all of your options before you file. Only an attorney can give you legal advice about what can happen as a result of filing for bankruptcy and what your options are. If you do file for bankruptcy, an attorney can help you fill out the forms properly and protect you, your family, your home, and your possessions.

Although the law allows you to represent yourself in bankruptcy court, you should understand that many people find it difficult to represent themselves successfully. The rules are technical, and a mistake or inaction may harm you. If you file without an attorney, you are still responsible for knowing and following all of the legal requirements.

You should not file for bankruptcy if you are not eligible to file or if you do not intend to file the necessary documents.

Bankruptcy fraud is a serious crime; you could be fined and imprisoned if you commit fraud in your bankruptcy case. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

Chapter 12: Repayment plan for family farmers or fishermen

	\$200	filing fee
+	\$75	administrative fee
	\$275	total fee

Similar to chapter 13, chapter 12 permits family farmers and fishermen to repay their debts over a period of time using future earnings and to discharge some debts that are not paid.

Chapter 13: Repayment plan for individuals with regular income

	\$235	filing fee
+	\$75	administrative fee
	\$310	total fee

Chapter 13 is for individuals who have regular income and would like to pay all or part of their debts in installments over a period of time and to discharge some debts that are not paid. You are eligible for chapter 13 only if your debts are not more than certain dollar amounts set forth in 11 U.S.C. § 109.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, usually using your future earnings. If the court approves your plan, the court will allow you to repay your debts, as adjusted by the plan, within 3 years or 5 years, depending on your income and other factors.

After you make all the payments under your plan, many of your debts are discharged. The debts that are not discharged and that you may still be responsible to pay include:

- domestic support obligations,
- most student loans,
- certain taxes.
- debts for fraud or theft,
- debts for fraud or defalcation while acting in a fiduciary capacity,
- most criminal fines and restitution obligations,
- certain debts that are not listed in your bankruptcy papers,
- certain debts for acts that caused death or personal injury, and
- certain long-term secured debts.

Warning: File Your Forms on Time

Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information about your creditors, assets, liabilities, income, expenses and general financial condition. The court may dismiss your bankruptcy case if you do not file this information within the deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court

For more information about the documents and their deadlines, go to:

http://www.uscourts.gov/bkforms/bankruptcy_forms.html#procedure.

Bankruptcy crimes have serious consequences

- If you knowingly and fraudulently conceal assets or make a false oath or statement under penalty of perjury either orally or in writing in connection with a bankruptcy case, you may be fined, imprisoned, or both.
- All information you supply in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the U.S. Trustee, the Office of the U.S. Attorney, and other offices and employees of the U.S. Department of Justice.

Make sure the court has your mailing address

The bankruptcy court sends notices to the mailing address you list on *Voluntary Petition for Individuals Filing for Bankruptcy* (Official Form 101). To ensure that you receive information about your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address.

A married couple may file a bankruptcy case together - called a *joint case*. If you file a joint case and each spouse lists the same mailing address on the bankruptcy petition, the bankruptcy court generally will mail you and your spouse one copy of each notice, unless you file a statement with the court asking that each spouse receive separate copies.

Understand which services you could receive from credit counseling agencies

The law generally requires that you receive a credit counseling briefing from an approved credit counseling agency. 11 U.S.C. § 109(h). If you are filing a joint case, both spouses must receive the briefing. With limited exceptions, you must receive it within the 180 days **before** you file your bankruptcy petition. This briefing is usually conducted by telephone or on the Internet.

In addition, after filing a bankruptcy case, you generally must complete a financial management instructional course before you can receive a discharge. If you are filing a joint case, both spouses must complete the course.

You can obtain the list of agencies approved to provide both the briefing and the instructional course from: http://www.justice.gov/ust/eo/hapcpa/ccde/cc_approved.html

In Alabama and North Carolina, go to: http://www.uscourts.gov/FederalCourts/Bankruptcy/ BankruptcyResources/ApprovedCredit 20AndDebtCounselors.aspx

If you do not have access to a computer, the clerk of the bankruptcy court may be able to help you obtain the list.

Case 17-23995 Doc 1 Filed 08/10/17 Entered 08/10/17 19:07:14 Desc Main Document Page 66 of 72

UNITED STATES BANKRUPTCY COURT

Northern District of Illinois

In re:	Arnold, Roderick E Debtor(s)	Case No	Case No.		
	Depto(s)	Chapter.	Chapter13		
	VERIFIC	ATION OF CREDITOR MAT	TRIX		
TI knowledge	he above named Debtors hereby verify e.	that the attached list of creditors is tr	rue and correct to the best of their		
Date:	8/10/2017	/s/ Amold, Rode Amold, Roderick Signature of Del	ς Ε		

IL DEPT OF HEALTHCARE 509 S 6TH ST SPRINGFIELD, IL, 62701

RECEIVABLES PERFORMANC 20816 44th Ave W Lynnwood, WA, 98036

City of Chicago - Parking and red Light Tickets 121 N. LaSalle Street Chicago, IL, 60602

Arnold Scott Harris 111 W. Jackson # 600 Chicago, IL, 60604

Illinois Student Assistance Commission 1755 Lake Cook RD Deerfield, IL, 60015

ComEd - PO Box 6111 PO Box 6111 Carol Stream, IL, 60197

NELNET INC PO BOX 173904 DENVER, CO, 80217

Village of Berwyn 6700 26th St Berwyn, IL, 60402

CREDIT ONE BANK NA PO BOX 98875 LAS VEGAS, NV, 89193

LVNV Funding as assignee of Credit One Bank N.A. 544 Mulberry St Ste 800 Macon, GA, 31201

Case 17-23995 Doc 1 Filed 08/10/17 Entered 08/10/17 19:07:14 Desc Main Document Page 68 of 72

Debtor 1 Roderick First Name		Arnold	Case number (if known)	
	estions for Reporting Purposes	Last Name		· · · · · · · · · · · · · · · · · · ·
16. What kind of debts do you have?	16a. Are your debts primarily "incurred by an individual No. Go to line 16b. Yes. Go to line 17. 16b. Are your debts primarily money for a business or i No. Go to line 16c. Yes. Go to line 17. 16c. State the type of debts you	r consumer debts? Cor I primarily for a personal r business debts? Busin nvestment or through the	, family, or household in the second family, or household in the second family, are debts the second family are operation of the busing family.	purpose." at you incurred to obtain iness or investment.
17. Are you filing under Chapter 7? Do you estimate that after any exempt property is excluded and administrative expenses are paid that funds will be available for distribution to unsecured creditors?	expenses are paid that f		iter any exempt property stribute to unsecured cre	is excluded and administrative editors?
18. How many creditors do you estimate that you owe?	☑ 1-49 ☐ 50-99 ☐ 100-199 ☐ 200-999	1,000-5,000 5,001-10,000 10,001-25,00	Bossed	25,001-50,000 50,001-100,000 More than 100,000
19. How much do you estimate your assets to be worth?	S0-\$50,000 \$50,001-\$100,000 \$100,001-\$500,000 \$500,001-\$1 million	\$1,000,001-\$ \$10,000,001- \$50,000,001- \$100,000,001	\$50 million	\$500,000,001-\$1 billion \$1,000,000,001-\$10 billion \$10,000,000,001-\$50 billion More than \$50 billion
20. How much do you estimate your liabilities to be? Part 7: Sign Below	✓ \$0-\$50,000 ☐ \$50,001-\$100,000 ☐ \$100,001-\$500,000 ☐ \$500,001-\$1 million	\$1,000,001-\$ \$10,000,001- \$50,000,001- \$100,000,001	\$50 million \$100 million	\$500,000,001-\$1 billion \$1,000,000,001-\$10 billion \$10,000,000,001-\$50 billion More than \$50 billion
	of title 11, United States Code. under Chapter 7. If no attorney represents me and out this document, I have obtain I request relief in accordance will understand making a false stat connection with a bankruptcy coboth. 18 U.S.C. §§ 152, 1341, 1 /s/ Roderick Arnold Signature of Debtor 1 Executed on 8/7/2017	apter 7, I am aware that I understand the relief at I did not pay or agree the and read the notice of the chapter of title 11 ement, concealing propase can result in fines up 519, and 3574.	I may proceed, if eligiby vailable under each charge pay someone who is required by 11 U.S.C. § , United States Code, serty, or obtaining mone	le, under Chapter 7, 11,12, or 13 apter, and I choose to proceed not an attorney to help me fill § 342(b). specified in this petition. Bey or property by fraud in sonment for up to 20 years, or
ikke Simini 1942 oleh Sissal (1928 on Sisiona e engala produktion na antara kasara, komuna sa kasara.	MM / DD	/ YYYY	**************************************	MM / DD / YYYY

Case 17-23995 Doc 1 Filed 08/10/17 Entered 08/10/17 19:07:14 Desc Main Document Page 69 of 72

Ell lastaistinfo	mation to identify your c	1500)			
Debtor 1	Roderick	E	Amold		
	First Name	Middle Name	Last Name	•	
Debtor 2 (Spouse, if filing)	First Name	Middle Name		-	
	- "		Last Name		
United States E	Bankruptcy Court for the:	Northern	District of Illinois		
Case number			(State)		
	Form 106De				Check if this is a amended filing
Omorai	TOTAL TOOLS				amended ming
Declarat	ion About an	Individual Deb	tor's Schedules		12/1
money or prope	erty by fraud in connect 1341, 1519, and 3571.	ile bankruptcy schedules ion with a bankruptcy ca	s or amended schedules. Makin se can result in fines up to \$25	g a false statement, concealing pro 0,000, or imprisonment for up to 20	perty, or obtaining years, or both. 18
	ay or agree to pay some	one who is NOT an attor	ney to help you fill out bankrup	tcy forms?	
Yes.	Name of person		Attach Bankruptcy Petiti Signature (Official Form	on Preparer's Notice, Declaration, and	
			Signature (Onicial Form	,.	

Signature of Debtor 2

MM/DD/YYYY

Date

Signature of Debtor 1

MM/DD/YYYY

Date 8/7/2017

Case 17-23995 Doc 1 Filed 08/10/17 Entered 08/10/17 19:07:14 Desc Main Document Page 70 of 72

Debtor 1	Roderick First Name	E	Arnold	Case number (f known)
	rifst Name	Middle Name	Last Name	
28. Wi	thin 2 years before yeditors, or other par	you filed for bankruptcy, did ties.	you give a financial state	ment to anyone about your business? Include all financial institutions,
<u> </u>	No Yes. Fill in the deta	sita la place		
L	res. imm the deta	HIS DEROW.		
			Date issued	
	Name		MM/DD/YYYY	
	Number Street		Minimum	
	City	State Zip Code		
Part 12	Sign Below			
a bar	x/s/ R	toderick Arnold	or imprisonment for up	perty, or obtaining money or property by fraud in connection with to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.
	Signatur	re of Debtor 1		Signature of Debtor 2
	Date 8	/7/2017		Date
Did y	ou attach additiona	I pages to Your Statement o	f Financial Affairs for Indi	viduals Filing for Bankruptcy (Official Form 107)?
	√os			, , , , , , , , , , , , , , , , , , ,
Did y	ou pay or agree to p	pay someone who is not an a	tornev to help you fill ou	t bankruntey forms?
-	io .		y trong you an ou	
	es. Name of person			Attach the Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119)

Case 17-23995 Doc 1 Filed 08/10/17 Entered 08/10/17 19:07:14 Desc Main Document Page 71 of 72

UNITED STATES BANKRUPTCY COURT

Northern District of Illinois

ni re.	Debtor(s)	Case No	Case No.		
		Chapter.	Chapter13		
	VERIF	ICATION OF CREDITOR MAT	TRIX		
Tr knowledge	ne above named Debtors hereby ve e.	rify that the attached list of creditors is tr	rue and correct to the best of their		
Date:	8/7/2017	/s/ Amold, Rode Amold, Roderick Signature of Det	E		

Case 17-23995 Doc 1 Filed 08/10/17 Entered 08/10/17 19:07:14 Desc Main Document Page 72 of 72

Debt		Roderick First Name	E Middle Name	Arnold Last Name	Case number (if known)	- W-474	
16.	Cal	culate the median family inc	come that applies to you	. Follow these sta	NS.		
		a. Fill in the state in which you		Illinois	_		
	16Ł	o. Fill in the number of people i	n your household.	2			
	160	16c. Fill in the median family income for your state and size of household To find a list of applicable median income amounts, go online using the link specified in the separate instructions for this form. This list may also be available at the bankruptcy clerk's office.					
17.	How do the lines compare?						
	17a. Line 15b is less than or equal to line 16c. On the top of page 1 of this form, check box 1, Disposable income is not determined under 11 U.S.C. § 1325(b)(3). Go to Part 3. Do NOT fill out Calculation of Disposable Income (Official Form 122C-2).						
	17b	U.S.C. § 1325(b)(3), Go	ne 16c. On the top of page to Part 3 and fill out Ca monthly income from line	lculation of Disp	heck box 2, Disposable income is determined under 11 osable Income (Official Form 122C-2), On line 39 of that		
Pant	SP.	Calculate Your Commitn	nent Period Under 11	U.S.C. §1325	(b)(4)		
18.		by your total average monthl				\$885.00	
19.	Deduct the marital adjustment if it applies. If you are married, your spouse is not filing with you, and you contend that calculating the commitment period under 11 U.S.C. § 1325(b)(4) allows you to deduct part of your spouse's income, copy the amount from line 13.						
		. If the marital adjustment does				-\$0.00	
	19b. Subtract line 19a from line 18.					\$885.00	
20.	Calculate your current monthly income for the year. Follow these steps:						
	20a. Copy line 19b. Multiply by 12 (the number of greaths in a year)					\$885.00	
	Multiply by 12 (the number of months in a year).					x 12	
	20b. The result is your current monthly income for the year for this part of the form.					\$10,620.00	
	20c. Copy the median family income for your state and size of household from line 16c.					\$66,487.00	
21.	How do the lines compare?						
	V	Line 20b is less than line 20c. Unless otherwise ordered by the court, on the top of page 1 of this form, check box 3, The commitment period is 3 years. Go to Part 4.					
Line 20b is more than or equal to line 20c. Unless otherwise ordered by the court, on the top of page 1 of this form, che 4, The commitment period is 5 years. Go to Part 4.							
Pant	art 4s. Sign Below						
	By signing here, I declare under penalty of perjury that the information on this statement and in any attachments is true and correct.						
/s/ Roderick Arnold					K		
		Signature of Debtor 1			Signature of Debtor 2	:	
		Date 8/7/2017 MM/DD/YYYY			Date MM/DD/YYYY		
	If you checked 17a, do NOT fill out or file Form 122C-2. If you checked 17b, fill out Form 122C-2 and file it with this form. On line 39 of that form, copy your current monthly income from line 14 above.						